

THE  
Tradesman's DIRECTOR,  
OR THE  
London and Country SHOPKEEPER'S  
Useful COMPANION.

CONTAINING

Such Instructions as will enable the Shop-  
keeper to carry on his Business with more Ease  
and greater Exactness than is usually done :

Particularly shewing

A most easy and useful Method of keeping Books  
of Accompts : And such Informations in regard to  
the Rules and Practice of Trade, and the best and  
cheapest Manner of buying Commodities, as must  
be of great Advantage to all Shopkeepers.

The Whole comprising every Thing that can be  
useful in that Way :

AS

Lists of English Manufactures, with the best Markets  
for them. Forms of Bills and Notes. Several use-  
ful and very necessary Tables. Plain Directions  
how to carry on Business, in such a Manner that  
the Shopkeeper may see his Profits every Day,  
and on each Commodity ; know exactly what he  
stands indebted to each Dealer, and if any Mis-  
take has happened in the Delivery of Goods, or by  
Overcharges, &c. and thereby prevent many In-  
conveniencies, and oftentimes great Losses, which  
happen by not keeping Accompts in a proper Man-  
ner.

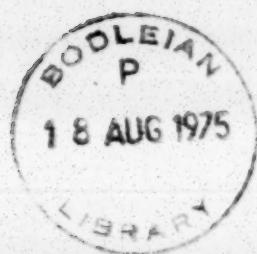
To which are added,

TABLES of Annuities, or how to purchase Land upon  
Lives, with many other useful Particulars.

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L O N D O N :

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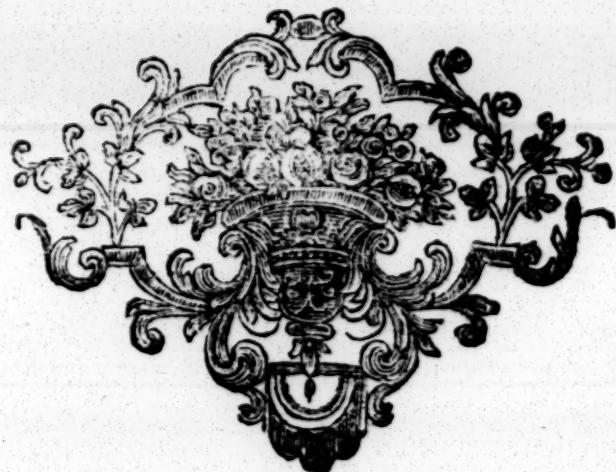


THE  
P R E F A C E.

**I**N this Treatise, which we found abundantly necessary for Persons in retail Trade, the plainest Language is made use of, and nothing introduced without being explained in an easy and familiar Method : Most of the Books of this Sort were either superior to common Capacities and ordinary Dealings, or, had introduced such Loads

## *P R E F A C E.*

Loads of Rubbish as were fitted more to increase the Difficulty, than to make this Sort of Knowledge useful and agreeable. How we have executed the ensuing Pages, must be left to the Publick, to whose Service it is dedicated; but no Pains have been spared, to render it greatly useful to those for whom it is intended.



C O N.

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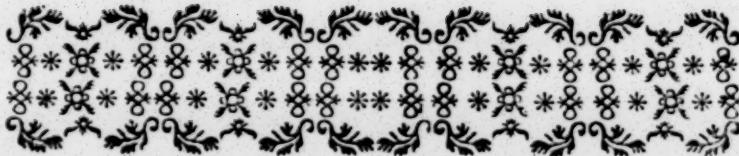
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T H E



T H E

# Tradesman's Director, &c.

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## P A R T I.

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### C H A P. I.

*Scope of the ensuing Treatise: To whom useful.*

THE following Instructions are delivered in the most plain and familiar Method, being expressly calculated for the Use of Retailers, or London and Country Shopkeepers; though they will be of extensive Use, and applicable to every Profession and Condition, that in any wise are concerned in Buying and Selling; even to the lowest Manufacturer or Handicraft's Man in Great Britain: For, the Possession of a little does not excuse the Possessor from a proportionable Care with the Possessor of a great deal; and that little regularly accounted for, and improved, we frequently have the Pleasure of seeing increased to

B a large

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a large Capital, by such good Management and a proper Industry.

Any Attempt then, to produce these useful Purposes, and that is the Endeavour of the following Pages, must certainly meet with Encouragement; and we shall give such Advice and such Instructions, in every Thing relating to the Conduct of a Tradesman, and an inland Trade, and such a Collection of every Thing necessary for his Use, that we presume will not be found in any other Book.

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## C H A P. II.

### *Some necessary Instructions in Regard to MASTERS and APPRENTICES.*

**A**S much Benefit will arise in Business from a good Harmony subsisting between Master and Servant, it is a Point worthy attending to; and one of the most necessary Requisites to the well Behaviour of both Master and Apprentice, is certainly an honest Intention of performing their Contract with each other; for if this Intention be not the Spur to all their Transactions, 'tis in vain to expect those Fruits on either Hand, that ought to be desired.

The Master, on one Hand, should exact nothing unreasonable of his Servant, and the Servant should study to conform himself not only to all Master's Rules and Instructions, but even to accommodate himself to his particular Humour and Disposition; by this Means all will be Harmony and Concord, and they will pass the Time of their Obligation to each other with Pleasure and Profit, and lay a Foundation of mutual Friendship and Usefulness for the Remainder of their Lives.

One of the prime Considerations a Master should have Regard to, is the Character of the Parents of his

intended Pupil; for though many a worthy Child has descended from unworthy Parents, yet too often, they fatally imbibe the bad Maxims of their Superiors, and being bred up in no Reverence for Religion, and without proper Instruction in moral Duties, when put Apprentice 'tis too late to reclaim them; the Twig is too tough to be bent, and becomes only a Fire-brand in a sober Family: Whereas, though a young Fellow may have some Flights and some Follies, if rightly brought up he returns to himself most frequently, and makes amends by his future Conduct for the Slips and Misbehaviours he has been guilty of. Parents also ought to seek a Master for their Children, with the same Wariness, nor suffer the Fruits of all their wise Precepts to be destroy'd by Intemperance, Irreligion and Prophaneness, nor expect their Sons to tread in the Paths of Prudence, when, for seven Years, they have been witness to little but Imprudence and Extravagancy: However, this is a Matter so self-evident, and I hope so much attended to, that any Thing further on the Subject will be superfluous.

As the Apprentice must certainly be supposed to have most Need of Instruction, as just beginning his Race in the World, and as Matters, we apprehend, are in general too wise and experienced to need much that might be said to them, we will principally in this Chapter apply to the former; for Wisdom is the Result of Time and Reflection, and the young Man of course must be as much a Stranger to one as the other. A Youth that expects Favour and Indulgence from his Master, must endeavour to deserve it by an obliging and ingenuous Behaviour; and if he well acquits himself in the Time of his Servitude, he bespeaks the World's good Opinion in his Favour, and may hope Encouragement and Trust according to his deserving. *Lying* of every kind should be avoided by him, for, as 'tis generally at length discovered, the lowest Contempt is its Consequence; a *Liar* is avoided as the Pest of Society, and a common Enemy to all Mankind: Whereas Truth and Innocence meet with Boldness the most prying Eye, and stand undaunted and full of

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Honour both before God and Man. Be *honest* yourself, nor in the least connive at the Frauds or Dishonesty of others towards your Master, and avoid all reproachful, indecent, or even too familiar Terms in speaking of him, and endeavour to vindicate him either from the open Aspersions or base Insinuations of others. *Sloth*, and an inordinate Desire of Ease, should be overcome; active Minds being only fit for Trade, and none but the Diligent and Industrious either worthy or likely to thrive. Refrain from such *unlawful Pleasures*, as prey equally on the Body and Purse, and destroy both. Let *Temperance* be courted in Apparel, Eating and Drinking. Remember to *govern your Tongue*, and that *those that talk much seldom talk well*; but especially curb any Inclination to talk of yourself or your own Affairs, in promiscuous Company; for from such a Vein of Discourse the Cunning and the Artful gather a thorough Knowledge of you and all your Concerns, and by that alone will be able to circumvent and over-reach you in all your Dealings. Be a faithful Repository of the *Secrets of the Family you live in*, and be as careful in concealing such Designs or commercial Secrets as you have formed for your future Plan of Action; nor be warm in your Expectations or Dependance on the Promises of others. Convey from one to another *no Tales or Whispers*, for in Case of an Accommodation between two inflamed Parties, depend upon it that the Incendiary falls the first Sacrifice. In your own Quarrels, let your Tongue be dipp'd in Oil rather than in Vinegar; for if you are injured, the less Passion you shew, the better and speedier you will obtain Satisfaction; and be advised not to let every Trifle ruffle you, and rather wink at small Injuries than too forwardly endeavour to revenge them. Be *affable* to all you have any Dealings with; be *frugal* and *thrifty*, and bear in your Mind the old Proverb — *A Penny saved is Two Pence got*. Husband every Moment of Time, and avoid any the least Conversation or Connection with the Licentious, the Libertine or Extravagant, for if you are frequently in such Company, your Character and Virtue will both be forfeited; but by the Society of Persons of good Conduct

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duct and good Sense, they will be supported and strengthened, and you will acquire such a Train of wise Reflections and Experiences as will stand you in the greatest Stead in the future Part of your Life. You cannot be too wary in the Choice of your *Friend*, and should never so far engage your good Opinion or Affection to him, as to be entirely at his Devotion. To female Servants, in your Master's Family, behave with good Temper, but no Familiarity; a distant Civility is all that can be required of you; but mingle not in their secret Cabals.

As to *reasonable Pleasures*, such as reading proper Books, Enjoyment of fine Weather, fresh Air, and all the Beauties of Nature in her rural Dress, seem most calculated to unbend the Mind of a Tradesman; whereas Fencing, Dancing or Music, are such as he will reap no Profit from; and if he thinks to become an Artist in either, particularly the last, he should think of no other Business; and more Youths perhaps are ruin'd by singing *a good Song*, or thrumming upon a Violin, or German Flute, than by *Gaming* itself, that Bane to every Thing that is virtuous, that Disgrace and Grave of every amiable Propensity of the Soul.

Where your Mistress is, as such, at all concern'd with you or for you, either in domestic Affairs, or, as is the Case in many Trades, in the Business, you should behave to her with a decent Deference, and even study to humour her in what you may even think trifling or impertinent, for the Sake of Peace and the worthy Master, to whom, if you are well situated, you cannot fail of having innumerable Obligations.

We will not suppose the Youth uninstructed in the Principles of Religion and Morality, nor that he needs our farther enlarging upon the Rules we have laid down, which indeed it is self-evidently his Interest to pursue, and therefore bare mention would have sufficed; but we will now proceed to some necessary Directions when his Time is near upon the Point of Expiration; after he has entered the sixth Year of his Apprenticeship.

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He should now endeavour to perfect his Judgment in the Wares or Commodities he is likely to deal in, their Sorts and Values; he must be supposed to know by the Bills of Parcels what they cost at first Hand, and is now led of course, to look into their Goodness; if they are not according to Expectation, he should discover the Reason, and how far they are deficient: Judgment, in these Matters, early acquired is never lost, and without it he is liable to be imposed on by the lowest Dealer and Mechanic, and to be blown upon by every Chapman or Customer. He should now more than ever recollect, that his Apprenticeship should be a School to him, and that he is not only to perfect himself in Business, but to endeavour to cultivate as well the good Opinion of those his Master buys of, as those he sells to, that he may be able to do for himself when out of his Time; a Privilege a good and considerate Man will not deny to his Servant, and that a Servant of Honour and Honesty will as little detriment his Master by, in his future Traffic, as the Nature of Things will allow. He ought to be a thorough Master of buying and selling, and to be versed in every superior Part of the Business he is put Apprentice to; and if it is objected that by these Means, when he sets up for himself, he may engross some Part of his Master's Trade, it may be answered, that a wise Man will not put too much in his Servant's Power; but by his own constant Attendance upon, and Diligence in Business, preserve that Superiority his long Practice and Experience has acquired, over the young Beginners, and may go rich out of the World, whilst they are arriving, by all the industrious and honest Means in their Power, to the State they left him in. Again, before a young Fellow sets up for himself, he may be wise enough to become a Journey-Man for a Year or two, by which he will get into a new Train of Friends and Acquaintance, and not depend so much on his first Master's Customers.

I must really confess, that I think the Conduct of many Masters to their Apprentices, is of such a Cast

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as to throw them into future Extravagance, Folly and Idleness, rather than to protect them from bad Courses; or, if they have Opportunities, into a fix'd Design of circumventing and rivalling them when their Time is expired. Few Masters practise the Golden Rule, I fear, of acting towards these Subjects of their Cares, as they woud themselves be acted towards in the like Case; they rather, instead of a reasonable Conduct and Behaviour, put on such an one as was erroneously or deservedly practised towards themselves when Apprentices; and thus Tyranny and Oppression is justify'd by Example, and descends from Master to Servant, by Prescription as it were.

If a sober thinking Man will but consider, that the voluntary Obligation he enters into with Regard to his Apprentices, falls very little short of that natural Duty he owes to his own Children; that he is obliged in Conscience to endeavour to form the one as well as the other, useful and valuable Members of Society, and that Religion, as well as Reason and Policy, dictate it; sure he will not by Prejudice, Ill Nature, evil Report, or from any other as bad Cause, warp the green Twig from its true Bent. Let him judge himself, of the Abilities, Temper and Disposition of the Youth, nor permit any insidious Tale-Bearers to set his Mind against him; and a Nature must be rude and brutal, that Mildness and Complacency, and an equal Behaviour towards, will not soften into Duty and Affection: And if a perpetual, or even but a general good Conduct, appears in his Apprentice, he cannot too well reward his Affiduity and Diligence; but should repay him, by all the encouraging Liberties that may be justifiably granted to him, and by an unreserved Confidence in the Affairs of his Business.

## C H A P. III.

*Of Diligence and Application in a Tradesman ;  
with other Matters worthy his serious Ob-  
servation.*

THE Directions premised to the Apprentice, if pursued with Punctuality, cannot fail of bringing him into the World with Credit and Applause, when he sets up for himself; and as he then may be said to launch out upon his own Venture, and to be playing perhaps his last and only Stake in Life, he cannot be too careful of managing Matters with Prudence, Diligence and Application, and he will have Reason to think often of Solomon's wise Savings, *The diligent Hand maketh rich*, and, *The diligent shall bear Rule, but the slothful shall be under Tribute*. It is Punctuality in his Dealings, and his industrious Attendance on his Business, that will give him Credit with all that know him, and Riches will flow in upon him on every Side; whereas if he neglects his Interests so woefully, as to let his becoming his own Master be a Licence to Remissness and Sloth, he will of course be imposed upon and despised and will fatally experience, that *he that is slothful in Business is Brother to him that is a great Waster*, and, *the Sluggard shall be clothed in Rags*, as the same wise Monarch tells us, who indisputably knew human Nature extremely well. In short, the whole Delight of a Tradesman should be in his Business; and to unbend his Mind, he will have sufficient Opportunities, out of the Hours assigned for that Province. To a Tradesman in *Lord.n.* as well as the Country, Conversation and Reading, when Time will permit, seem to be the most rational Amusements; and to the former an Excursion now and then to breathe the fresh Air, and partake of the luxuriant Blessings Nature so plentifully be-fows upon us; and the latter, if disposed to divert himself at Home, may nobly apply himself to that innocent Diversion *Gardening*, and dress his little Spot with honest

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honest Satisfaction. If he is at a Loss for Directions in the Matter, a little Treatise entitled, *The GARDENER's Pocket-Book, or, COUNTRY GENTLEMAN's Recreation*, Printed by W. OWEN and R. GOADBY, (Price 6d.), will afford him, in a plain and familiar Manner, all that is necessary for him to know.

It is necessary, if the Tradesman would carry on his Affairs with Ease and Satisfaction, that his Customers should entertain an Opinion that he sells them as cheap as he can afford, and live with becoming Decency; and nothing will contribute more to it, than asking within a small Matter of what he will take, and not going below it, except the Quantity and ready Money are a Ballance to the Profit he would have made according to his first Demand. It's impossible to express what a Character, this will raise him; and add to it, that his Commodities are of the very best of the Kinds, his Punctuality in Price can never hurt him, and will prevent many Stings of Mind that would work upon him did he pursue a contrary Conduct. Another most principal Affair that will tend to his great Reputation, will be his endeavouring to be punctual in his Promises of Payment with his Dealers, or to make none so positive, as that his Credit shall be hurt, if, peradventure, he cannot perform them; and if once he is thoroughly established in Business and Character, all this will be mighty easy to him, and by due Care in his giving Credit and keeping his Books, he will be certain, to a Demonstration, when he makes a Promise, how and from what Returns of his Customers he will be able to comply with it. By this Means his Heart will be ever cheerful and at rest, and he will pass through Life without any of those carking, dreaded Cares that are the Consequence of Imprudence and running Hand over Head in these Matters.

CREDIT, that Jewel in Trade, that Flower that is so soon blighted, cannot be too tenderly nursed, or too earnest Endeavours used to establish and cultivate it; and as the precious Possession so much depends upon the good Will of others, the Conduct of a Shopkeeper,

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in his Neighbourhood and to his Fellow-Tradesmen, should be such as, by Practice of the former Instructions, and shewing an universal good Will and Friendship, to attract their Respect and conciliate their Affections; for his good Name, in Numbers of Instances, will greatly depend upon their Justice and Courtesy, and consequently one main Thing he should mind is *to do as he would be done unto*, to be very nice in whatever he says of himself or others; in short, to let it be his invariable Principle to make as few Enemies as possible, and to endeavour, by every Means in his Power, so far from talking even doubtfully of others Characters, to check the least Appearance of Envy in himself, and discredit Defamation and the odious Propagators of evil Reports. Without Credit, neither domestic or foreign Trade could be carried on, and with Merchants and Dealers it is so far superior to Money, that it enables a small Dealer to have more Concerns, and be of more Use to Mankind, than the worthless Wretch who is possessed of Thousands. It is the Characteristic of the English Tradesmen, that they understand how to manage the Credit they both give and take, better than any Tradesmen of other Countries; and of the Trade of this Nation you may reckon at least two Thirds is carried on upon Credit: But pray what does this Credit, or Trust arise from? Why from that Credit, or Reputation, that the Tradesman has acquired by his Industry, Integrity, and the other Virtues and good Qualities we have been inculcating. A private Shop-keeper, of this Stamp, shall borrow Money much easier than a Prince; for a Crown itself cannot give Credit to the Head that wears it, if once he comes to mortgage his Honour in the Matter of Payment. It therefore from the Premises seems absolutely necessary, that he should not only regard his verbal Money-Promises, but also

First, be cautious of permitting Bills to be drawn upon him, where he has not Effects enough of the Drawer's in Hand to answer them, and also to be wary in accepting such Bills; but when he has accepted any

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any Bill, to be quite punctual in paying it. Secondly, never to let a Bill of Exchange or promissory Note come twice for Payment, or stay a Day after the three Days Grace are expired. Thirdly, to be careful what Notes he issues out, and never to do it as a temporary Expedient, but to be sure of having Cash enough in Hand to answer them when they become due.

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C H A P. IV.

*Of trusting Servants; the Master concerned to improve their Morals; of Misfortune in Trade; of Suretiship, &c.*

IT is dangerous for a Tradesman to entrust his Business with Servants or Apprentices; for, if dishonest, the Consequence is plain and he is undone, as well by their Knaveries as his own Neglect; and if ever so just and faithful, almost as great an Evil will arise; for the Customers will be so wedded to the Man, that whenever he goes away and sets up for himself, as sure as can be, they will all follow him, and leave the Master, whose Face they hardly know. To prevent these bad Effects, the Way is for the Master to be as diligent as the Servant, and be as much in his Shop. The Man that stays with his Business need never fear keeping it, let the Servant be ever so diligent and adroit, and one of bad Principles must then soon be discovered in any wrong Thing he is guilty of. Though you are bound to let your Apprentice into your Business, in every Branch of it; yet you are not required to give your Business away to him: The Diligence therefore of a good Servant should be a Spur to the Master's Diligence and taking Care of himself.

One very idle Thing may be not improperly remarked in the Behaviour of Masters to their Apprentices. In these polite and enlightened Days, they are fond of supposing the Parents have taken Care to inculcate the Principles of Religion so strongly to them, that they have no Need of further Instruction, and are unwilling to get the Character of precise and enthusiastic, by employing their Time and Thoughts for their further Instruction and Perfection in Divine and Moral Duties; not considering that where there is not a proper Regard paid to the Creator, and a due Exercise in his Worship, and an Endeavour to improve the Principles of Morality, both by Example and Precept, the Youth soon loses his former Traces of Goodness in the Hurry of Business, and the Sallies of Mirth and Pleasure; and consequently there cannot be near so much Dependance upon his Honesty or Integrity. It is, therefore, a main Part of the Master's Duty, to see they attend public Worship, and to attend it himself, nor to let himself be laugh'd idly out of that wholesome Practice of Family Devotion, by which he will keep up a lively Disposition in the Hearts of his Servants, to act as accountable Creatures, and reap the Fruits in their Uprightness and Fidelity to himself. The Sabbath should not be used by either as a Day of Diversion and Regale; but should be spent in the Performance of such Acts of Devotion, as raise the Soul and enliven the Mind, and give so useful and necessary a Hint to every one beneath us. Nothing, in fine, so much preserves the Dignity of a Master of a Family, makes him so truly reverenced and respected by his Inferiors, as a wife and regular Conduct and Behaviour, as well in these Matters, as in his Trade, by which he lives.

From this Subject we are naturally led to inculcate Compassion in the fortunate Tradesman towards his unfortunate Debtor; as he must have very extraordinary good Fortune if he does not meet with many such in the Course of his Dealing: And surely no Men have more Reason to exercise this Virtue, seeing they are certainly in a constant hazardous Situation, and though

though perfectly circumspect and parsimonious themselves, as their Effects are in so many different Hands, may chance to be hurried in an Instant to the most distressful Ebb, by the Failure of a Customer or Correspondent; or if he is secure by his overgrown Riches from such a Turn, yet he ought, by paying this Debt of Charity, to acknowledge the *Mercy* that has set him above and protected him from Danger. No Favour indeed is due to the fraudulent Bankrupt; but where the honest sinking Tradesman offers his All, that he has saved from the Wreck of his Fortunes, it must be a diabolical Temper that will refuse the first Motion to a Composition, and to give that Liberty that is absolutely necessary for the Support of himself and perhaps an innocent suffering Family: This is not only his Duty as a Man and a Christian; but might be proved to be the best and soundest Policy, and a Kindness done to himself.

When the Tradesman finds himself upon the decline in his Affairs, that his Debts are bad to a great Amount, that he cannot readily make his Payments without recurring to mean Methods of borrowing or taking up Money upon Usury, and in short that, though he has nothing to accuse himself of, yet Fortune frowns upon him; his best and most prudent Way is to give over in Time, whilst he has something left to offer, and not endeavour against the Stream; and in such a Case it cannot be supposed but he will meet with Favour and Compassion, and be enabled once more to try to redeem his Affairs; by which Providence blessing his Labour he may once again be happy; But if thro' a false Pride, or fond Expectations of weathering the Storm, he still continues to trade, without coming to an Explanation, he surely irritates his Creditors, who must in the End discover that he knew he was going long before; nor indeed can he acquit himself in his Mind of a Species of Dishonesty, notwithstanding the good Intention he had in View.

One Thing that is often productive of a Tradesman's Ruin, is the becoming bound or being Surety for others,

thers, and yet methinks, as the ill Consequences of such Engagements are so well known, and every Body protests against them, they should be less frequent than daily Experience convinces us they are; but when a Man considers that he cannot justly undertake this Friendship, unless he can, without hurting his Family, pay the Debt; that he binds at the same Time his Wife, Children and Estate, and sets them all at Hazard, as well as what he may have in his Hands of the many innocent Tradesmen he deals with, it must be downright Infatuation for him to engage even for an own Brother.

To conclude these brief Instructions; if a Tradesman will practise them, will act wisely, with Diligence and Application, and with Integrity and Uprightness, he need not despair of Success, and of becoming an useful Member and Ornament to Society. *Hope* will buoy him up in every Thing he undertakes, and he will have the pleasing Satisfaction of being the Care of that benign and gracious Providence, that so supports Worth and Merit, thro' the various Trials of this State of Mortality, and has given such Assurance of crowning our laudable Endeavours with Happiness hereafter.

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## C H A P. V.

*Of our Foreign Trade, and an Alphabetical List of English Manufactures, with the best Markets for the Purchase of them.*

**H**AVING now said all that can be necessary, or that comes within the Compass of the Design of this Treatise, in the *Preceptive Way*; we shall proceed to give a Collection of many Things of absolute Importance

tance for a Tradesman to be acquainted with, and shall, in the first Place, gratify his Curiosity in giving him some Idea of the trading Figure of his native Country, which may be said to be not only a Nation of the greatest Trade in the World, but the Centre of all the Commerce of Europe; for it exports more Value of its own Produce, and of the Labour of its own People, than any other, and consumes more of the Growth and Produce, Labour and Manufactures of foreign Nations.

We import from *France* prodigious Quantities of Wines and Brandy, and Wines from *Spain*, *Portugal*, and *Italy*; we usually have from *India* and *China* 1000 Bales of Raw Silk annually, 2000 Bales from *Turkey* and near the same Quantity from *Italy* and *Sicily*: We will suppose them worth about 100 £. per Bale, which is 500000 £. per Annum, and it is mostly manufactur'd at home, save a little that is sent to *Ireland*. Vast Quantities of Fruit, such as Raisins, Figs, Almonds, &c. from *Alicant*, *Denia*, and *Xevia*, *Malaga*, and *Barbary*; Oranges and Lemons from *Seville*, *Lisbon*, &c. Oil from *Seville*, *Lisbon*, and *Oporto*, *Gallipoli*, *Genoa* and *Leghorn*; Figs from *Faro* and *Figuera*, Currants from *Zant* and *Cephalonia*.

The Quantity of Linen imported from *Hamburg*, *Bremen*, *Russia*, *Dantzick*, *Holland*, *Flanders*, *Stetin* is too great for Computation, and amounts to more than the Value of a Million per Annum; nor is greatly decreased since the *Scotch* and *Irish* Linens have been brought to their present Perfection.

From *Holland*, we take Dye-stuff, Spices, in great Abundance. From *Turkey* Cotton and Cotton-Wool, mostly manufactured here, Drugs; and from other Countries, too tedious to enumerate, *Spanish* Wool, Iron, naval Stores, Deals and Timber, Sulphur, Block-Marble, Pickles, Pepper, Cochineal, Indico and Cocoa, Gold and Silver, Salt-petre, Callico, Coffee, Teas, Red Earth, China Ware, Diamonds, Pearls, &c. all or most of which are consumed at Home or in the Plantations; so that we may, as I said before, be justly call'd the

Centre

Center of the Commerce of *Europe*; and all these Importations with many more which are consumed here and mingled with our Manufactures, join to make up that one prodigious Article *Home Trade*, and employ immense Numbers of our poor and labouring Manufacturers. From our Plantations we receive Sugars, Melasses, Gingers, Tobacco, Indico, Pimento, Cotton, Cocoa, Drugs, Rice, Tar, Turpentine, Train-Oil, Whale-Fins, Furs, Masts, Pitch, Rosin, Logwood, Fustick, Walnut Tree, Plank, Cedar, Mahogony, Rum, and many other Articles.

We shall here subjoin, to complete this Chapter, a curious Scheme of our own Manufactures, with Places which may be said to be the best Markets for every Commodity, digested Alphabetically, which will be of great Use and Importance to every Tradesman.

**B**AYS, Double, single, and minikin, are made at *Colchester, Bocking, Braintree, Witham, Coggeshall*, and some other Towns in *Essex*, and at *Manchester*.

**BLANKETS.** In *Oxfordshire* and *Wales*.

**BRASS** and **COPPER**, Cast, *viz.* into Statues, into Battery, as Pots, Saucepans, Kettles, &c. and afterwards hammered;

Black Latten, for Clockwork, Jacks, &c.

Foundry Ware, as Cannon, Mortars, Apothecary's-Mortars, Bells, Pipes, Wheel and Mill-Work, Buttons, Coach and Upholsterer's Nails;

Wrought or hammer'd, as Clock-Work and Jack-Work, Watch-Work and Mill-Work, Kitchin Ware, Clocks and Dials, Monuments, Plate Brass and Toys. In and about *London*.

**BROADCLOTH**, Mixed or Medley Cloths in *Wiltshire, Somersetshire, Worcestershire, Kent, Surrey* and *Devonshire*.

Plain White Cloths for dying, at *Salisbury, Shrewsbury, Worcester, Cirencester*, and in all Parts of *Gloucestershire*.

**CAPS**, high crown'd, for Seamen, call'd *Mormouth Caps* at *Bewdly* in *Worcestershire*.

**CHINA,**

CHINA, at Bow in Middlesex and at Worcester.

COARSE WOOLENS, as Rugs, Chair Coverings, Pen-  
nitsons half thick, Duffils, &c. in Cumberland, West-  
moreland and Lancashire.

COTTONS, In Westmoreland and Lancashire,

DOZENS or narrow Woolen Cloths mixed, at Leeds,  
Wakefield, Bradford and Huthersfield in the West  
Riding of Yorkshire.

DRUGGETS, In Wilts, Somersetshire and Berksire.

DUROYS, In the same Places.

FLANNELS, Salisbury, Shrewsbury and Wales sold much  
at Wrexham Market.

FRIZE, At Worcester and in Ireland.

FUSTIANS, At Bolton, Manchester, and Parts adja-  
cent.

GLASS, Fine Flint, including all Sorts of Drinking-  
Glasses, Cruets, Phials, Retorts, Cafe Bottles, De-  
canters, Sconces, Branches, Toys, Watch Glasses,  
Tubes and Optic Glasses, at London, Bristol, Stour-  
bridge, Nottingham, Sheffield, and Newcastle.

Looking Glasses, Coach Glasses and Sashies, at Lon-  
don.

Crown Glass for Windows, ordinary Sashies, Pic-  
tures, and ordinary Quarrel Glass, at London, Bristol,  
Stourbridge and Newcastle.

GREEN GLASS, for Bottles, Phials, Retorts, and Mel-  
lons, at London, Leith, Bristol, Gloucester, Stourbridge,  
and Newcastle.

HATS. Felts at Leicester and Warwick.

Castors in Derbyshire.

Beavers in London.

IRON, Cast into Guns, Shells, Cannon, Small Arms,  
Bombs, Hand Grenadoes, Chimney Backs, Pots,  
Waterpipes, Furnaces, Plates and Bars, and Retorts,  
at Cravely's Iron Manufactories at Greenwich and  
Newcastle.

Forg'd edged Tools, Knives and Scissars, Cutlery  
Ware and Toys, Nails, Hinges, Hooks, Spikes,  
Cocks, Keys, Razors, Surgeons Instruments, and  
Clothiers

Clothiers and other Sheers, *London, Birmingham and Sheffield.*

Hammer'd, Chains, Anchors, Crows, Tires, Balustres, Rails, Espaliers, Palisadoes, Gratings, Bar-Iron and Screws, at *London.*

Mill'd, Hoops and all split and flatted Iron, Wire, Springs for Clocks and Watches, *London.*

KERSEYS, or Coarse Cloths, *Bradford, Hallifax, Rockdale, Guildford, and the circumjacent Country.*

Devonshire Kerseys, in *Devon and Somersetshire.*

LEAD, Pigs and Sows for Exportation; Sheet-lead, mill'd or cast for covering Buildings, Sheathing Ships, Cisterns, Coffins, Basons or Fountains.

Cast Lead, for Statues and Pipes, Bullets, Small-shot, Moulds, Letharge, calcined Leads, &c. at *London.*

LINSEY WOLSEY, for Hangings, *Kidderminster, Worcester.* LONG ELLS, or Perpets, at *Tiverton, Sudbury and Colchester.*

MANCHESTER-Ware, at *Manchester.*

NARROW WOOLENS. See *Dozens.*

PERPETS. See *Long Ells.*

PLAIDING, at *Coventry and in Scotland.*

SACKING, at *Wantage and Newbery, Berks.*

SAYS, at *Sudbury.*

SERGES, in *Wiltshire, Somersetshire and Berkshire.*

SHALLOONS, *Northamptonshire, West Riding of Yorkshire, Berkshire, Somersetshire, Wiltshire, Hampshire, Edinburgh, Stirling and Musselbrough.*

SILKS of various Sorts, in *Spittlefields.*

STOCKINGS, Woven, *Nottinghamshire, Leicestershire, Derbyshire, Warwickshire and Spittlefields.*

Knit Yarn, in *Gloucestershire, Yorkshire, Worcestershire, Wales, Somersetshire, Northampton, and Aberdeen.*

STUFFE, *Norwich, Spittlefields, Bristol, and Darlington.*

TAMMIES, or *Coventry Ware, at Coventry.*

TAPESTRY, at *Fulham in Middlesex.*

TIN, Blocks for exporting, Pewter, Molds and Soldier, *London.*

VELVETS, in Spittlefields, and a Sort at Manchester.

Perhaps it may not be amiss to add, that Batter in Firkins is the Produce of *Suffolk* and *Yorkshire*; Cheese of *Cheshire*, *Wiltshire*, *Warwickshire*, *Gloucestershire* and *Suffolk*; Red Herrings come from *Yarmouth*; Coals from *Northumberland*, *Durham* and *Bristol*; Malt from *Hertfordshire*, *Essex*, *Bucks*, *Kent*, *Oxford* and *Berks*.

If any further Satisfaction be requir'd, as to the best Markets for all Sorts of Commodities, the *London* or *Country* Trader may be fully inform'd, by consulting the only correct List of Fairs, according to New Stile; where the Commodities sold at each Fair are put down; Printed for *W. OWEN*, and *R. GOADEY*, who have wrote their Names at the Bottom of the Title, Price One Shilling.

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## CHAP. VI.

*A brief Account of the several Trading Companies of England.*

**T**HE Trade of these Nations to foreign Parts, is carried on partly by Companies, and partly by private Merchants. The most considerable Companies are nine in Number.

I. The *Hamburg* Company; originally call'd *Merchants of the Staple*, and afterwards *Merchant Adventurers*. They were incorporated in the Reign of *Edw. I.* in the Year 1296, and obtained Leave of the Duke of *Brabant* to make *Antwerp* their Mart or Staple, where flourish'd at that Time the Woolen Manufacture. The Staple was removed afterwards to *Calais*, and, in the Time of *Queen Elizabeth* to *Hamburg*, where it still

con-

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continues. Private Merchants are now allowed to partake of the Trade, on paying a very trifling Sum to the Company.

II. The *Russia* Company, incorporated in the Reign of Queen *Mary*; but it is not very considerable at present, because the Trade to *Russia* and its Dominions is chiefly carried on by private Merchants, who pay 5*l.* Sterling for the Privilege.

III. The *Eastland* Company, or Merchants of *Elbing*, a Town in *Polish Prussia*, which was the principal Port they first resorted to: They were incorporated 21 *Eliza'th*, and empowered to Trade to all Places in the Sound except *Narva*, which was then the only *Muscovite* Port in the *Baltick*. It is now very inconsiderable, that Trade being also laid open.

IV. The *Turkey* or *Levant* Company; erected in *Temp. Eliz.* with Enlargement of Privileges by *James I.* to trade to the Eastern Parts of the *Mediterranean*, which Trade is likewise laid open, upon paying a small Consideration.

V. The *East India* Company; incorporated 42 *Eliz. Ann. 1600*, with an exclusive Privilege to trade to all Countries Eastward of the *Cape of Good Hope*. About 1698 Application being made to the Parliament by a Number of private Merchants, to lay the Trade open; by an Act every *English* Subject was empower'd to trade to those Parts, upon raising a Sum of Money to supply the Government. A great many hereupon subscribed, and were called the *New East India Company*; however, as the old one was Master of all the Forts on the Coast of *India*, they found it for their Interest to unite with them and trade with one joint Stock, and are ever since called *The united Company of Merchants trading to the East Indies*. The most considerable of their Forts and Factories are: Upon the S. W. of the *Mogul's Empire*, and in *Arabia Felix*; *Mocha*, *Aden*,

Aden, Maculla, Shakare, Defar, Muscat, Bassora, Ispahan, Gombroon, Cambaya, Amedabad, Baroch, Swalley and Surat: On the Coast of Decan, Bombay, Dabul, Corwar: On the Malabar Coast, Tellecherry, Callecute, Anjengo: On the Choromandel Coast, Fort St. George, St. David, Bencoolen and Conymere; In the Bay of Bengal and Mouth of the Ganges, Masulipatan, Vizagapatam, Ballafore, Fort William, Hugbly, Caffanbazar, Dacca and Malda: In the Island of Sumatra, Achin, Bantam, Cattoun, Ippo, Fort Marlborough, and Sillebar: In China, Canton, Amoy and Chusan. This Company has had prodigious Success, and by the great Sums due to them from the Government are become almost a Part of it. They have indeed for some time past engaged too much in the Quarrels of the Indian Princes, and are, on that Account, opposed by the French East India Company, and tho' they have obtained many Advantages, if these martial Schemes are not soon put a Stop to, perhaps they may prove the Ruin of both.

VI. The Royal African Company; incorporated 14 Charles II. to trade from Sal'ee in South Barbary to the Cape of Good Hope, and to erect Forts and Factories on the West Coast of Africa for that Purpose: However, it was laid open by Act of Parliament in 1697. and private Merchants admitted into the Trade, on Payment of 10 l. for the Maintainance of the Forts and Garrisons; The most considerable of which are; James Fort, Sierra de Leon and Sherberv'; on the North Part of Guinea; On the South Part of Guinea or the Gold Coast, Dick's Cove, Succunda, Commonda, Cape Coast Castle, Fort Royal, Queen Ann's Point, Charles Fort, Annamabo, Winebah, Shidoe, and Aera.

VII. The Canary Company; incorporated Anno 1664 in the Reign of Charles II. to trade to the Canary Islands; and they still hold their Privileges.

VIII. The Hudson's Bay Company; They make a very profitable Trade by Exportation of Woolen Goods,  
Ha-

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Haberdashery Wares, Knives, Hatchets, Arms, and other Hard-Ware, for which they bring back Skins, Beavers and Furs.

IX. The South Sea Company; established  $9$  *Annoe*, and privileged with the exclusive Trade to and from all Lands on the East Side of *America*, from the River *Oroonoko* to the Southermost Part of *Terra del Fuego*, and from thence to the Northernmost Part of *America*, on the West Side.

We may just add, at the Close of this Chapter, that in the Course of a Work, call'd the *Family Library or Instructor in useful Knowledge*, published every Fortnight by W. OWEN and R. GOADBY, at the Price of  $4d$ . each Number, is or will be inserted a Description of most of the above Places, with a Collection of Voyages to all Parts of the World, and, on Account of that as well as the many other useful and profitable Articles it contains, it is perhaps a necessary Part of the Collection of Books proper for a Tradesman.

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C H A P. VII.

*Of Inland Bills of Exchange, Promissory Notes, Bills of Parcels and Receipts, with Forms for each in common Trade.*

**T**HE Business of Bills of Exchange, so far as a foreign Traffick is concerned, does not come within the Design and Scope of this Manual; but with Regard to Inland Bills some Hints or Instructions may very properly be given,

They are so called, because the Drawer and Person drawn upon, reside in the same Country.

Four

Four Persons are ordinarily concerned in such Bills, *viz.* the *Drawer*, the *Remitter* or *Deliverer*, the *Presenter* and the *Acceptor*; but it frequently happens that only three are concerned, one and the same being both the *Remitter* and *Possessor*; as it falls out when he who pays the Value to the *Drawer*, takes the Bill, goes and gets it accepted, and receives Payment.

### E X A M P L E S.

*London, Sept. 22, 1748, for 100*l.* Sterling.*

At Sight of this my only Bill of Exchange, pay to *John Finch*, or Order, One Hundred Pounds Sterling, Value received of him, and place the same to Account, as *per* Advice from,

*Your humble Servant,*

To *Mr. Christian Titus*,  
Merchant, in *Bristol*.

JOHN TRADEWELL.

*Liverpool, Sept. 2, 1754, for 150*l.* Sterling.*

At ten Days Sight of this our first Bill of Exchange, pay to *Simon Watson*, or Order, One Hundred and Fifty Pounds, Value received of him at clearing Accounts, and place it to Account, as *per* Advice from,

*Your humble Servant,*

BENJAMIN LUNN, for self and Co.

To *Messrs. William Wardour, and Stephen Bonell*,  
Merchants, in *Bristol*.

*Bristol, Aug. 3, 1755, for 50*l.**

At Sight of this my only Bill of Exchange, pay to *Daniel Bury*, or Order, Fifty Pounds Sterling, Value in your own Hands, and place it to Account, without further Advice, from

*Your humble Servant,*

To *Ric. Johnson, Esq;* NICHOLAS FAIRPLAY.  
Merchant, in *London*.

Accepted, *R. J.*

Some.

Sometimes only two Persons are concerned, as when a Trader sells Goods for Time, and takes the Buyer's Bill, as,

*London, June 2, 1756, 301.*

Pay to me, *Thomas Sherratt, Grocer, in London, or Order, at my own Shop, upon the first lawful Day of November next, the Sum of Thirty Pounds Sterling, Value in Goods, of*

*Your humble Servant,*

*To Richard Roe, THOMAS SHERRATT.  
Haberdasher, in the Strand.*

*Accepted, R. Roe.*

Here the Seller draws a Bill payable to himself, and the Buyer's Acceptance is adequate to a promissory Note.

The Possessor of a Bill, may transfer his Right to another Person, by a short Note on the Back of the Bill, call'd an Indorsement, *viz.*

Pay the Contents of the within Bill, to Mr. T. W. or Order, Value received of him,

*A. R.*

When the Possessor receives Payment, he writes on the Back of the Bill, a Receipt to this Purpose,

Received, *June 22, 1755, the full Contents of the within Bill being Thirty-two Pounds,*

*WILLIAM WISEWOOD.*

These are the usual Forms of Inland Bills of Exchange, and an Instance or two will make the Matter of promissory Notes plainer than a tedious Length of Rules.

*2*

*London,*

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*London, Sept. 2, 1754.*

I promise to pay to Mr. *Thomas Robins*, or Bearer, the Sum of Fifty Pounds, Value received, on Demand.

W. JONES.  
£. 50 00 0

*Bristol, Aug. 10, 1755.*

I promise to pay to Mr. *Andrew Mitchell*, or Order, Sixty Pounds, six Months after Date, for Value received.

EDWARD RAMBLE.

£. 60 00 0

These are the Forms, and by these any may be drawn, with the necessary Alterations for Places, Names, Time of Payment and Sums.

Bills of Parcels should be distinctly wrote, and in a mercantile Manner, of which two or three Specimens will suffice, and the Form once known, may be easily followed in any Business, by Alteration of Commodity and Price.

*A Grocer's Bill.*

*London, Sept. 2, 1756.*

Mr. *George Graham* bought of *Nich. Farley*.

	C. q. lb. per C.	£. s. d.
Sugar 2 Hds cont.	16 2 00, at 25s.	20 12 6
Raisins 2 Barrels	2 2 14, at 30s.	4 02 6
Pepper 1 Bag	2 1 14, at 7 l.	20 2 6
Prunes 1 Cask	6 0 00, at 22s.	6 12 0
Ginger 1 Bag	4 2 00, at 33s.	7 8 6
Currants, 1 Butt,	18 2 00, at 45s.	41 12 6

Received his Note for the whole  
payable in two Months, 100 10 6

NICH. FARLEY.

C

A

*A Hofer's Bill.*

London, Aug. 11, 1755.

Richard Junks bought of Thomas Sherratt.

	s.	d.	£.	s.	d.
6 pair Mens Silk Hose, at	8	6	2	11	0
1 pair Women's H <sup>s</sup> ,	6	4	3	15	0
3 pair Mens worsted D <sup>s</sup> .	5	0	2	4	0
12 pair Mens thread D <sup>s</sup> .	4	6	2	14	0
				11	5
					0

Received the Contents of this Bill, in full of all Accounts and Demands,

THO. SHERRATT.

The following are the usual Forms of Receipts.  
If in full,Received, October 9, 1754, of Mr. Will. M<sup>r</sup> gingbeard,  
One hundred and ten Pounds, fourteen Shillings and  
Six-pence, in full of all Accounts and Demands.

TIMOTHY PIFER.

£. 110 14 6

If in part,

Received, June 9, 1755, of Mr. Robert Doolittle  
Twenty-four Pounds, on Account,

RIC. JAMES.

£. 24 00 0

C H A P.

## CHAP. VIII.

*Containing some necessary Matters to be retained in the Memory.*

**C**UTTLE-Bones, Oranges and Lemons, Chair-Nails, Jacks and Ten-pence Books, Marguerites and Lazes, Goose Quills, 1000 lbs. Milk, Chalk, Sanders, 1000 lbs. and 1000 lbs. of Iron, Barley, 1000 lbs. equal 1 ton, 1000 lbs. of Flax, are bought and sold by the Dozen, P. and Nettle, by the 100 Dozen.

Banks and Barrels, Barrels of Wine, Lead, Iron-spars and Cowstaves, Canvass, and Cloth, 1000 yards of Cloth, 1000 lbs.

Ling, Ne' Landish, S. cloth, 1000 lbs.

Bars of Canvass and most Fibres, 1000 lbs. and follow Six-score to the Hundred.

The Barrel of Chovits is a hundred, a double Barrel 60*lb*; a Barrel of Butter or Apple-Bushels; a Peck or Barilla 300*lb*; white brick a Plate; 30*lb*; Canvass 10 Doz. 15*lb*; S. iron or Lead 42 Gallons; Flax, 3 qrs. 15*lb* to a Cwt.; Barley 1*C. wt*; Oil 31 Gallons a Hhd; Soap 10*lb* to 300*wt*; Gunpowder 1*C. wt*; Soap 2*lb*; Butter 22*lb*; Hennings 32 Gallons.

A Ton is 20*C. weight*.

— of Wine is 252 Galls., A Pipe or Butt 120 Galls.

An Hhd. of Wine is 63 Gallons, of Beer 5*qrs*. C. Hds.

A Load of Bricks is 500, of plain Tiles 1000.

A Groat is 12 Dozen or 144.

A Hudder of Lead is 1*C.* and a  $\frac{1}{2}$ , or 218*lb*.

A Todd of Wool is 148*lb*.

A Pack of D<sup>o</sup>. is 2*lb*.

A Last of Corn or Rape Seed is 10 qrs. or 80*lb*.

of Pot-Ashes, Coal, White Herring, Lead, Pitch and Tar, 12 Drams; of Flax and Feathers 17*C. wt*.

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of Gunpowder 24 Barrels, or 2400lb; of Wool, 2368 lb.

The great Hundred is 112lb.

A Load of Timber hewed 50 solid Feet, unhewed 40.

A Chaldron of Coals 36 Bushels.

A Weigh of Cheese is 256 lb.

A Dicker of Hides is 10 Skins, and 20 Dickers a Last.

A Quintal or Kintal is 1 C. Weight.

A Barrel of Beer is 36 Galls. of Ale 32 Gallons.

A Roll of Vellum or Parchment is 60 Skins.

A Bale of Paper is 10 Reams, a Ream 20 Quires, and a Quire 24 Sheets

A Palm or Hand is 4 Inches.

A Pole or Perch is 5  $\frac{1}{2}$  Yards.

An Acre of Land is 40 Poles in Length and 4 in Breadth.

A Stone of Fish is 1 lb, of Wool 14 lb. and the same of Horsman's Weight, and Hay, Iron and Shot; Pepper, Cinnamon and Allum, have but 13  $\frac{1}{2}$  lb. to the Stone

A Stone of Glass 5 lb. and a Seam of Do 24 Stone.

A Cade of Red Herrings 500, and of Sprats 1000.

A Truss of Hay is 56 lb. and a Load 39 Trusses; but new Hay, in June and August, should, by Act 2 Will. and Mary, have 60 lb. to the Truss.

An Anchor of Brandy is 10 Gallons.

An Aume of Wine is 42 Gallons.

A Bolt of Canvas is 20 Ells.

A Butt of Sack is 2 Hhds. of Currants from 15 to 20 C.

A Fagot of Steel is 120 lb.

A Frail of Raisins 75 lb.

A Puncheon of Rum is 8  $\frac{1}{4}$  Gallons.

Three Italian Miles are an English League.

A cubic Foot contains 1728 cubic Inches; a cubic Yard 27 cubic Feet, or 46656 cubic inches.

Eighteen Feet Square, and 1 foot deep, or 324 cubic Feet, is call'd a Floor of Earth, Sand, &c.

The English Yard is just  $\frac{2}{3}$ ths of the Paris Ell; so that 9 Yards make 7 Ells: To reduce Ells to Yards, say, if 7 Ells give 9 Yards, how many Yards will the given Number of Ells give?

Yards are converted into Ells *Flemish* by adding a third Part; into Ells *English* by subtracting a 5th Part, or multiplying by eight and casting off the right Hand Figure. Ells *English* are converted into Yards by adding a 4th. To turn Ells *Flemish* into Yards subtract 1 Quarter.

By *Troy Weight*, Bread, Corn, Gold, Silver, Jewels, Liquors are weighed, and by *Avoirdupois Weight* every Thing else.

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## C H A P. IX.

Tables of especial Use to all Tradesmen.

A Table directing how to buy and sell by the Hundred.

A Table of the Value of any Number of Portugal Pieces.

A Table of the Time of Day-break, Twilight, and the Length of the Days and Nights, for ever.

Tables of Expences ready cast up, by the Day, Week, Month and Year.

A Table of the Aliquot Parts in a Pound.

A Table of the Value of Gold and Silver.

Also Tables of the Value of Commodities, ready cast up, from 1 Farthing to 5 £.

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*A TABLE directing how to buy and sell by the C.*

<i>d. q.</i>	<i>l. s. d.</i>	<i>l. s.</i>	<i>l. s. d.</i>	<i>d. q.</i>	<i>l. s. d.</i>
2 2	2 2 0	2 2	2 2 0	1 1	1 1 8
3 0	3 4 0	3 4	3 4 0	1 6	1 6 0
0 0	0 7 0	0 7	0 7 0	1 6	1 6 4
1 0	0 9 0	0 9	0 9 0	1 7 0	1 8 8
1 4	0 11 8	9 1	6 4	1 7 1	8 1 0
1 2	0 14 0	9 1	8 8	1 7 1	8 3 4
1 2	0 10 4	9 1	11 0	1 7 1	8 5 8
2 0	0 18 8	10 0	13 4	1 8 0	8 8 0
2 1	1 1 0	10 1	4 15 8	1 8 4	8 10 4
2 1	1 3 4	10 1	4 18 0	1 8 4	8 12 8
2 1	1 5 8	10 1	5 0 4	1 8 4	8 15 0
3 0	1 8 0	11 0	5 2 8	1 9 0	8 17 4
3 1	1 10 4	11 1	5 5 0	1 9 1	8 19 8
3 1	1 12 8	11 1	5 7 4	1 9 1	9 2 0
3 1	1 15 0	11 1	5 9 8	1 9 1	9 4 4
4 0	1 17 4	12 0	5 12 0	2 0 0	9 6 8
4 1	1 19 0	12 1	5 14 4	2 0 1	9 9 0
4 1	1 2 0	12 1	5 16 0	2 0 1	9 11 4
4 1	2 1 4	12 1	5 19 0	2 0 1	9 13 8
4 0	6 8 0	13 0	6 1 4	2 1 0	9 15 0
5 1	1 6 0	13 1	6 3 8	2 1 1	9 18 4
5 1	2 11 0	13 1	6 6 0	2 1 1	10 0 8
5 1	2 13 8	13 1	6 8 4	2 1 1	10 3 0
6 0	2 16 0	14 0	6 10 8	2 2 0	10 5 4
6 1	2 18 0	14 1	6 13 0	2 2 1	10 7 8
6 0	3 0 0	14 1	6 15 4	2 2 1	10 10 0
6 1	3 2 0	14 1	7 0 0	2 2 1	10 12 4
7 0	3 5 4	15 0	7 0 0	2 3 0	10 14 8
7 1	3 7 0	15 1	7 2 3	2 3 1	10 17 6
7 1	3 10 0	15 1	7 4 8	2 3 1	10 19 4
7 1	3 12 4	15 1	7 7 0	2 3 1	11 1 8
8 0	3 14 0	16 0	7 9 4	2 4 0	11 4 0

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The USE of the foregoing TABLE.

IF any Thing is bought by the long C. of 112 fb., and you want to know by the fb. what the C. is valued at, observe: Example I. If you give 3d. for 1 fb. look in the Table for 47.3 in the first Column and you'll find, in the second Column is 1.2s. 4d. which is what in 112 fb comes to.—Example II. On the contrary, if you give 47.15.8d. look for that sum in the fourth Column, and in the third Column right against it, you'll find 8.3 which is the Price by the fb.—If you buy an C. wt. of Goods for 47.15.8d. and retale them at 10d. for fb. it come to that Rate 47.13s. 4d. then take 47.15.8d. from 1., and you'll find yourself 11s. 8d. Gainer.

*The Value of any Number of Portug. 1 Pieces.*

1L. 7s. 1L. 15s. 3L. 12s.

N <sup>o</sup>	L. s. d.	L. s. d.	L. s. d.
1	1 7 0	1 16 0	3 12 0
2	2 14 0	3 12 0	7 4 8
3	4 1 0	5 8 0	10 16 0
4	5 8 0	7 4 0	14 8 0
5	6 15 0	9 0 0	18 0 0
6	8 2 0	10 16 0	21 12 0
7	9 9 0	12 12 0	25 4 0
8	10 10 0	14 8 0	28 16 0
9	12 3 0	16 4 0	32 8 0
10	13 10 0	18 0 0	35 0 0
11	14 17 0	19 13 0	39 12 0
12	15 4 0	21 12 0	43 4 0
13	17 11 0	23 8 0	46 16 0
14	18 18 0	25 4 0	50 8 0
15	20 5 0	27 0 0	54 0 0
16	21 12 0	28 16 0	57 12 0
17	22 19 0	30 12 0	61 4 0
18	24 0 6	32 8 0	64 16 0
19	25 15 0	34 4 0	68 8 0
20	27 0 0	36 0 0	72 0 0

A TABLE shewing, for ever, the Time of Day-Break, Twilight, and the Length of the Days and Nights, throughout the Year, calculated for the Latitude of LONDON.

Months.	Day-Break.	Twilight	Days Length	Nights Length
Jan.	1 5 54	6 6	7 56	16 4
	11 5 45	6 15	8 22	15 38
	21 5 35	6 25	8 52	15 8
Feb.	1 5 17	6 43	9 26	14 34
	11 5 0	7 0	10 2	13 58
	21 4 45	7 15	10 36	13 24
Mar.	1 4 20	7 40	11 14	12 46
	11 3 59	8 1	12 0	12 0
	21 3 38	8 22	12 36	11 24
Apr.	1 3 15	8 45	13 20	10 40
	11 2 38	9 22	14 4	9 56
	21 2 2	9 58	14 40	9 20
May	1 1 30	10 30	15 16	8 44
	11 0 30	11 30	15 42	8 18
	21 All Day	No Night	16 10	7 50
June	1 and no Night	but Twilight.	16 20	7 40
	21		16 26	7 34
July	1		16 6	7 54
	11 0 42	11 18	15 42	8 18
	21 1 22	10 58	15 18	8 42
Aug.	1 2 0	10 0	14 42	9 18
	11 2 21	9 39	14 4	9 56
	21 3 0	9 0	13 28	10 32
Sept.	1 3 30	8 30	12 48	11 14
	11 3 59	8 1	12 8	11 52
	21 4 19	7 41	11 28	12 32
Oct.	2 4 40	7 12	10 48	13 12
	11 5 8	7 0	10 8	13 52
	21 5 18	6 42	9 30	14 30
Nov.	1 5 37	6 38	8 52	15 8
	11 5 44	6 15	8 22	15 38
	21 5 54	6 6	7 58	16 2
Dec.	1 5 57	6 3	7 40	16 20
	11 6 0	6 0	7 34	16 26
	21 5 85	6 2	7 44	16 16

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A TABLE to cast up Expences by the Day, Week, Month and Year.

Note. In these Tables a Month consists but of 28 Days.

Day	Week			Month			Year		
	s.	d.	l. s. d.	l.	s.	d.	l.	s.	d.
1		0	7		2	4	1	10	5
2		1	2		4	8	3	0	10
3		1	9		7	0	4	11	3
4		2	4		9	4	6	1	8
5		2	11		11	8	7	12	1
6		3	6		0	14	9	2	6
7		4	1		0	16	10	12	11
8		4	8		0	18	12	3	4
9		5	3		1	10	13	13	9
10		5	10		1	3	15	4	2
0	11		6	5	1	5	10	14	7
1	0		7	0	1	8	18	5	0
2	0		14	0	2	16	36	10	4
3	0		1	1	0	4	54	15	0
4	0		1	8	0	5	12	0	0
5	0		1	15	0	7	0	5	0
6	0		2	2	0	8	8	0	109
7	0		2	9	0	9	16	0	127
8	0		2	16	0	11	4	0	145
9	0		3	3	0	12	12	0	164
10	0		3	10	0	14	0	0	182
11	0		3	17	0	15	8	0	200
12	0		4	4	0	16	16	0	219
13	0		4	11	0	18	4	0	237
14	0		4	18	0	19	12	0	255
15	0		5	5	0	21	0	0	273
16	0		5	12	0	22	8	0	292
17	0		5	19	0	23	16	0	310
18	0		6	5	0	25	4	0	328
19	0		6	13	0	26	12	0	346
20	0		7	0	0	28	0	0	365

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A TABLE to cast up Expences by the Day, Week,  
Month and Year.

Year	Month	Week			Day
		l.	s.	d. f.	
1		1	6	2	0 0 2
2		3	0	3	1 1 1
3		4	7	1	2 0
4		6	1	3	2 1
5		7	8	0	3 1
6		9	2	2	4 0
7		10	9	0	4 2
8		12	3	1	5 1
9		13	9	3	6 0
10		15	4	0	6 2
11		16	10	2	7 1
12		18	5	0	8 0
13		19	11	1	8 2
14		1	1	5 1	9 1
15		1	3	0 3	9 2
16		1	4	6 2	10 2
17		1	6	1 0	11 1
18		1	7	7 2	11 2
19		1	9	1 3	1 0 2
20		1	10	8 1	1 1 1
30		2	6	0 1	1 7 3
40		3	1	4 2	2 2 1
50		3	15	8 2	2 9 0
60		4	12	0 3	3 3 2
70		5	7	4 3	3 10 0
80		6	2	9 0	4 4 2
90		6	13	1 0	4 11 1
100		7	13	5 0	5 5 2
200		15	6	10 1	10 11 2
300		23	0	3 1	16 5 1
400		30	13	8 2	1 1 11 0
500		38	7	1 2	1 7 4
600		76	14	3 0	2 14 9

A TABLE of the Aliquot Parts in a Pound.

Part of aPound.	s.	d.	Part of aPound.	s.	d.
one half	10	0	40th	0	6
third	6	8	48th	0	5
fourth	5	0	60th	0	4
fifth	4	0	64th	0	3
sixth	3	4	80th	0	3
7th	2	6	96th	0	2
10th	2	0	120th	0	2
12th	1	3	160th	0	1
15th	1	4	192th	0	1
16th	1	3	240th	0	1
20th	1	0	320th	0	0
24th	0	10	480th	0	0
30th	0	8	960th	0	0
32d	0	7			

A TABLE of the Value of Gold and Silver.

		I.	s.	d.
Of Gold	1 Pound is worth	—	4	8
	1 Ounce	—	4	0
	1 Penny Weight	—	0	4
	1 Grain	—	0	2
Of Silver	1 Pound is worth	—	3	0
	1 Ounce	—	0	5
	1 Penny Weight	—	0	3
	1 Grain	—	0	0

TABLES of Accounts ready cast up, for the Buying or Selling of any Commodity, either by Number, Weight, or Measure, &c. Resolving the most usual Questions of the Golden Rule, or Rule of Three by Inspection (or by Addition) only: Of absolute Necessity for all Manner of Merchants and wholesale Traders whatsoever.

The

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	1 Farthing.			2 Farthings.			3 Farthings.		
	l.	s.	d. q.	l.	s.	d. q.	l.	s.	d. q.
1	0	0	0 1	0	0	0 2	0	0	0 3
2	0	0	0 2	0	0	1 0	0	0	1 2
3	0	0	0 3	0	0	1 2	0	0	2 1
4	0	0	1 0	0	0	2 0	0	0	3 0
5	0	0	1 1	0	0	2 2	0	0	3 3
6	0	0	1 2	0	0	3 0	0	0	4 2
7	0	0	1 3	0	0	3 2	0	0	5 1
8	0	0	2 0	0	0	4 0	0	0	6 0
9	0	0	2 1	0	0	4 2	0	0	6 2
10	0	0	2 2	0	0	5 0	0	0	7 2
20	0	0	5 0	0	0	10 0	0	1	3 0
50	0	0	7 2	0	1	3 0	0	1	10 2
40	0	0	10 0	0	1	8 0	0	2	6 0
50	0	1	0 2	0	2	1 0	0	3	1 2
60	0	1	3 0	0	2	6 0	0	3	9 0
70	0	1	5 2	0	2	11 0	0	4	4 2
80	0	1	8 0	0	3	4 0	0	5	0 0
90	0	1	10 2	0	3	9 0	0	5	7 2
100	0	2	1 0	0	4	2 0	0	6	3 0
200	0	4	2 0	0	8	4 0	0	12	6 0
300	0	6	3 0	0	12	6 0	0	18	9 0
400	0	8	4 0	0	16	8 0	1	5	0 0
500	0	10	5 0	1	0	10 0	1	11	3 0
600	0	12	6 0	1	5 0	0 0	1	17	6 0
700	0	14	7 0	1	9 2	0 0	2	3	9 0
800	0	16	8 0	1	13 4	0 0	2	10	0 0
900	0	18	9 0	1	11 6	0 0	2	16	3 0
1000	1	0	10 0	2	1	8 0	3	2	6 0
2000	2	1	8 0	4	3	4 0	6	5	0 0
3000	3	2	6 0	6	5	0 0	9	7	6 0
4000	4	3	4 0	8	6	8 0	12	10	0 0
5000	5	4	2 0	16	8	4 0	15	12	6 0
10000	10	8	4 0	20	16	8 0	21	5	0 0

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	1 Penny.			2 Pence.			3 Pence.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.
1	0	0	1	0	0	2	0	0	3
2	0	0	2	0	0	4	0	0	6
3	0	0	3	0	0	6	0	0	9
4	0	0	4	0	0	8	0	1	0
5	0	0	5	0	0	10	0	1	3
6	0	0	6	0	1	0	0	1	6
7	0	0	7	0	1	2	0	1	9
8	0	0	8	0	1	4	0	2	0
9	0	0	9	0	1	6	0	2	3
10	0	0	10	0	1	8	0	2	6
20	0	1	8	0	3	4	0	5	0
30	0	2	6	0	5	0	0	7	6
40	0	3	4	0	6	8	0	10	0
50	0	4	2	0	8	4	0	12	6
60	0	5	0	0	10	0	0	15	0
70	0	5	10	0	11	8	0	17	6
80	0	6	8	0	13	4	1	0	0
90	0	7	6	0	15	0	1	2	6
100	0	8	4	0	16	8	1	5	0
200	0	16	8	1	13	4	2	10	0
300	1	5	0	2	10	0	3	15	0
400	1	13	4	3	6	8	5	0	0
500	2	1	8	4	3	4	5	5	0
600	2	10	0	5	0	0	7	10	0
700	2	18	4	5	16	8	3	15	0
800	3	6	8	6	13	4	10	0	0
900	3	15	0	7	10	0	11	5	0
1000	4	3	4	8	0	8	12	10	0
2000	8	6	8	16	13	4	25	0	0
3000	12	10	0	25	0	0	37	10	0
4000	16	13	4	33	6	8	50	0	0
5000	20	10	8	41	13	4	62	10	0
10000	41	13	4	83	6	8	125	0	0

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

Number	4 Pence.			5 Pence.			6 Pence.		
	L.	s.	d.	L.	s.	d.	L.	s.	d.
1	0	0	4	0	0	5	0	0	6
2	0	0	8	0	0	10	0	1	0
3	0	1	0	0	1	5	0	1	6
4	0	1	4	0	1	8	0	2	0
5	0	1	8	0	2	1	0	2	6
6	0	2	0	0	2	6	0	3	0
7	0	2	4	0	2	11	0	3	6
8	0	2	8	0	3	4	0	4	0
9	0	3	0	0	3	9	0	4	6
10	0	3	4	0	4	2	0	5	0
20	0	6	8	0	8	4	0	10	0
30	0	10	0	0	12	6	0	15	0
40	0	13	4	0	16	8	1	0	0
50	0	16	8	1	0	10	1	5	0
60	1	0	0	1	5	0	1	10	0
70	1	3	4	1	9	2	1	15	0
80	1	6	8	1	13	4	2	0	0
90	1	10	0	1	17	6	2	5	0
100	1	13	4	2	1	8	2	10	0
200	3	0	8	4	3	4	5	0	0
300	5	0	0	5	5	0	7	10	0
400	6	13	4	8	6	8	10	0	0
500	8	0	8	10	8	4	12	10	0
600	10	0	0	12	10	0	15	0	0
700	11	13	4	14	11	8	17	10	0
800	13	6	8	16	13	4	20	0	0
900	15	0	0	18	15	0	22	10	0
1000	16	1	2	20	1	4	27	0	0
2000	33	0	8	41	13	8	50	0	0
3000	50	0	0	52	10	0	75	0	0
4000	6	13	4	83	0	4	100	0	0
5000	3	0	0	104	3	8	125	0	0
10000	160	1	4	120	6	8	250	0	0

The Quantity of the Commodity to be bought or sold.

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	7 Pence.			8 Pence.			9 Pence.		
	L.	s.	d.	L.	s.	d.	L.	s.	d.
1	0	0	7	0	0	8	0	0	9
2	0	1	2	0	1	4	0	1	6
3	0	1	9	0	2	0	0	2	3
4	0	2	4	0	2	8	0	3	0
5	0	2	11	0	3	4	0	3	9
6	0	3	3	0	4	0	0	4	6
7	0	4	1	0	4	8	0	5	3
8	0	4	8	0	5	4	0	6	0
9	0	5	3	0	6	0	0	6	9
10	0	5	10	0	6	8	0	7	0
20	0	11	8	0	13	4	0	15	0
30	0	17	6	1	0	0	1	2	6
40	1	3	4	1	6	8	1	10	0
50	1	9	2	1	13	4	1	17	6
60	1	15	0	2	0	0	2	5	0
70	2	0	10	2	0	8	2	12	6
80	2	6	8	2	13	4	3	0	0
90	2	12	6	3	0	0	3	7	6
100	2	1	4	3	0	8	3	15	0
200	5	16	8	6	13	4	7	10	0
300	8	15	0	10	0	0	11	5	0
400	11	13	4	13	6	8	15	0	0
500	14	11	8	15	13	4	18	15	0
600	17	10	0	20	0	0	22	10	0
700	20	8	4	23	6	8	26	5	0
800	23	6	8	25	13	4	30	0	0
900	20	5	0	30	0	0	33	15	0
1000	2	3	0	33	0	4	37	10	0
2000	53	4	6	13	0	0	5	0	0
3000	77	10	0	102	0	0	12	10	0
4000	110	13	0	133	0	0	15	0	0
5000	145	1	4	13	8	0	17	10	0
10000	241	13	8	222	0	0	375	0	0

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	10 Pence.			11 Pence		
	l.	s.	d.	l.	s.	d.
1	0	0	10	0	0	11
2	0	1	8	0	1	10
3	0	2	6	0	2	9
4	0	3	4	0	3	8
5	0	4	2	0	4	7
6	0	5	0	0	5	6
7	0	5	10	0	6	5
8	0	6	8	0	7	4
9	0	7	6	0	8	3
10	0	8	4	0	9	2
20	0	16	8	0	18	4
30	1	5	0	1	7	6
40	1	13	4	1	16	8
50	2	1	8	2	5	10
60	2	10	0	2	15	0
70	2	18	4	3	4	2
80	3	6	8	3	13	4
90	3	15	0	4	2	6
100	4	3	4	4	11	8
200	8	6	8	9	3	4
300	12	10	0	13	15	0
400	16	13	4	18	6	8
500	20	16	8	22	15	4
600	25	0	0	27	10	0
700	29	3	4	32	1	8
800	33	0	8	36	13	4
900	37	10	0	41	15	0
1000	41	13	4	45	10	8
2000	83	6	8	91	13	4
3000	125	0	0	137	10	0
4000	166	13	0	183	6	8
5000	208	0	8	229	3	4
10000	418	13	4	458	6	8

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The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	1 Shilling		2 Shillings.		3 Shillings.	
	l.	s.	l.	s.	l.	s.
1	0	1	0	2	0	3
2	0	2	0	4	0	6
3	0	3	0	6	0	9
4	0	4	0	8	0	12
5	0	5	0	10	0	15
6	0	6	0	12	0	18
7	0	7	0	14	1	1
8	0	8	0	16	1	4
9	0	9	0	18	1	7
10	0	10	1	0	1	10
20	1	0	2	0	3	0
30	1	10	3	0	4	10
40	2	0	4	0	6	0
50	2	10	5	0	7	10
60	3	0	6	0	9	0
70	3	10	7	0	10	10
80	4	0	8	0	12	0
90	4	10	9	0	13	10
100	5	0	10	0	15	0
200	10	0	20	0	30	0
300	15	0	30	0	45	0
400	20	0	40	0	60	0
500	25	0	50	0	75	0
600	30	0	60	0	90	0
700	35	0	70	0	105	0
800	40	0	80	0	120	0
900	45	0	90	0	135	0
1000	50	0	100	0	150	0
2000	100	0	200	0	300	0
3000	150	0	300	0	450	0
4000	200	0	400	0	600	0
5000	250	0	500	0	750	0
10000	500	0	1000	0	1500	0

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The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

Number	4 Shillings		5 Shillings		6 Shillings	
	l.	s.	l.	s.	l.	s.
1	0	4	0	5	0	6
2	0	8	0	10	0	12
3	0	12	0	15	0	18
4	0	16	1	0	1	4
5	1	0	1	5	1	10
6	1	5	1	10	1	15
7	1	8	1	15	2	2
8	1	12	2	0	2	8
9	1	10	2	5	2	14
10	2	0	2	10	3	0
20	4	0	5	0	0	0
30	6	0	7	10	9	0
40	8	0	10	0	12	0
50	10	0	12	10	15	0
60	12	0	15	0	18	0
70	14	0	17	10	21	0
80	16	0	20	0	24	0
90	18	0	22	10	27	0
100	20	0	25	0	30	0
200	40	0	50	0	60	0
300	60	0	75	0	90	0
400	80	0	100	0	120	0
500	100	0	125	0	150	0
600	120	0	150	0	180	0
700	140	0	175	0	210	0
800	160	0	200	0	240	0
900	180	0	225	0	270	0
1000	200	0	250	0	300	0
2000	400	0	500	0	600	0
3000	600	0	750	0	900	0
4000	800	0	1000	0	1200	0
5000	1000	0	1250	0	1500	0
10000	2000	0	2500	0	3000	0

The Quantity of the Commodity to be bought or sold.

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

Number	7 Shill.	8 Shill.	9 Shill.	10 Shill.
	£.	s.	£.	s.
1	0	7	0	8
2	0	14	0	16
3	1	1	1	4
4	1	8	1	12
5	1	15	2	0
6	2	2	2	8
7	2	9	2	16
8	2	16	3	4
9	3	3	3	12
10	3	10	4	0
20	7	0	8	0
30	10	10	12	0
40	14	0	16	0
50	17	10	20	0
60	21	0	24	0
70	24	10	28	0
80	28	0	32	0
90	31	10	36	0
100	35	0	40	0
200	70	0	80	0
300	105	0	120	0
400	140	0	160	0
500	175	0	200	0
600	210	0	240	0
700	245	0	280	0
800	280	0	320	0
900	315	0	360	0
1000	350	0	400	0
2000	700	0	800	0
3000	1050	0	1200	0
4000	1400	0	1600	0
5000	1500	0	1750	0
10000	3500	0	4000	0

The Quantity of the Commodity to be bought or sold.

The Price of the Commodity by the Tun, Hundred,  
Pound, Ounce, Dozen, Yard, Ell, &c.

The Quantity of the Commodity to be bought or sold.

Number	1 £.	2 £.	3 £.	4 £.	5 £.
	l.	l.	l.	l.	l.
1	1	2	3	4	5
2	2	4	6	8	10
3	3	6	9	12	15
4	4	8	12	16	20
5	5	10	15	20	25
6	6	12	18	24	30
7	7	14	21	28	35
8	8	16	24	32	40
9	9	18	27	36	45
10	10	20	30	40	50
20	20	40	60	80	100
30	30	60	90	120	150
40	40	80	120	160	200
50	50	100	150	200	250
60	60	120	180	240	300
70	70	140	210	280	350
80	80	160	240	320	400
90	90	180	270	360	450
100	100	200	300	400	500
200	200	400	600	800	1000
300	300	600	900	1200	1500
400	400	800	1200	1600	2000
500	500	1000	1500	2000	2500
600	600	1200	1800	2400	3000
700	700	1400	2100	2800	3500
800	800	1600	2400	3200	4000
900	900	1800	2700	3600	4500
1000	1000	2000	3000	4000	5000
2000	2000	4000	6000	8000	10000
3000	3000	6000	9000	12000	15000
4000	4000	8000	12000	16000	20000
5000	5000	10000	15000	20000	25000
10000	10000	20000	30000	40000	50000

It has been, and not without Reason, objected against Tables of Valuation of Commodities that the Use of them is detrimental to Youth, and tends to take from them that Dependance upon their own Calculations, and that Alertness and Spirit in Business, which would direct them to despise such Assurances. And again, that Tables are not always to be depended upon, and, consequently, Errors in them, may be of great Loss and Detriment in the Dealings of the Shopkeeper. To answer the last Objection first, we can assure the Reader that great Care has been taken to make these Tables perfectly accurate, by recalculating every Sum, and exactly ascertaining it. With Regard to the First, there is really more Reason in it; but then the Insertion of them in a Treatise of this Sort, is become too much a Custom to be broken through, and besides, many Persons who use this Book, may not have had all the Pre-requisites of an arithmetical Instruction, and to such they cannot fail of being abundantly necessary. In order also to have some play for the Genius and Capacity of the Reader to exercise themselves, we have left out the odd Numbers, between 10, 20, 30, &c. an Enumeration of which swell Tables of this sort to so great a Bulk; and it remains only to point out how an odd Quantity or an odd Sum may be obtained upon immediate Inspection

E X A M P E I.

Required the Price of 66 lb, Ounce &c. at three Farthings, 60 I find is 3s. 9d. and looking upwards I find 6 is  $4\frac{1}{2}$ —which added, Memoriter, to 3s. 9d. makes 4s. 1d.  $\frac{1}{2}$ .

## EXAMPLE II.

What is 97 lb. &c. at 3d.  $\frac{1}{2}$ ? go at 3d. I find, in the second Page is £1 2s. 6d. and 7 is 1s. 9d. Then I look into the first Page and find 90 at  $\frac{1}{2}$  is 3s. 9d. and above, that 7 is 3d.  $\frac{1}{2}$ :

l. s. d.
Now 1 2 6
1 9
3 9
3 $\frac{1}{2}$

makes 1 8 3 $\frac{1}{2}$ , the Price of 97 lb. &c. at 3d.  $\frac{1}{2}$  per lb. Ounce, or, &c.

More Examples would be impertinent; and this renders it plain, that though these Tables are of the greatest Use to those who are not ready at Calculation; yet that somewhat is still left to exercise the Genius of every one that may be more adroit at Figures.

The like Method we have taken in our Tables of Annuities at the latter End; thinking it sufficient to ascertain the Years, &c. that a Purchase may be valued at, without giving a Table of Reversions, or the Money it comes to, which may easily be supplied by the Reader's own Calculation.

C H A P. X.

*Of the Money of England, and Penalties on Counterfeiters thereof.*

THE Coin current, in this Nation, in common Traffick, are the Guinea and Half-guinea of Gold, and the Crown, Half-crown, Shilling and Six-pence of Silver; but of the first Metal, tho' scarce, are five Guinea Pieces, and of the latter Pennies, Two-pennies, Three-pennies and Groats: Of Copper there are Farthings and Half-pence, for the Convenience of Change, and the Purchase of the smaller Commodities necessary to Life and Trade. Besides these some foreign Coins may be now said to be generally current amongst us, as the Moidore of 27s. with the 4s. 6d. 9s. 18s. and 36s. Pieces, called *Johns of Portugal*, and their double *John* or 3l. 12s. 0d. Pieces, and the *French* milled *Pistole* of 18s. The imaginary Name of a Pound, which is given to the Sum of 20s. of the Mark to 13s. 4d. of the Noble to 6s. 8d. and of the Angel to 10s. are merely so, as we now have no particular Coins of those Denominations.

The current Value of a Guinea (when 12 Ounces of Bullion is coined into 44 Guineas and an half, is 1l. 1s. and the Weight 5 Dwts  $9\frac{1}{3}$  gr. and its standard Value at 22 Carrats fine is 1l.

Twelve Ounces of Silver Bullion being coined into 62s. at that rate, the Crown Piece weighs about 19 Dwts 8,516 1/29 Grains. Its standard Value, as Bullion, is 4s. 10d.  $\frac{1}{4}$ : The Value of the Half-crown as Bullion is 2s. 5d.  $\frac{1}{8}$ ; of the Shilling as D<sup>o</sup>. 11d.  $\frac{12}{210}$ ; of the Six-pence 5d.  $\frac{3}{4}\frac{2}{10}$ .

Washing, gilding, or altering the Impression of any real or counterfeit Shilling or Six-pence, or brass Money, to make one pass for a Guinea or Half-guinea, and the other for a Shilling or Six-pence, is High-Treason. Knowingly uttering false Money, for the first

for Offence six Months Imprisonment; for the second two Years, and the third Felony without Benefit of Clergy. Crimes of Half-pence or Farthings are to suffer two Years Imprisonment.

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## C H A P. XI.

*An Account of the Difference of Old and New Stile.*

**A**S the Reason for the late Alteration of the Stile is not very generally known, we have thought proper to state the Case in the following brief and plain Manner.

The *Tropical* Year, according to the best Astronomers, contains 365 Days, 5 Hours, 48 Minutes and 57 Seconds.

The *Julian*, or Old Stile, is completed in 4 Years; which is in all 1461 Days, the fourth Part of which, or the *Julian* Year, is 365 Days and 6 Hours.

The *Gregorian*, or New Stile, is completed in four Centuries, containing in all 146097 Days, the four hundredth Part of which, or the *Gregorian* Year, is 365 Days, 5 Hours, 49 Minutes and 12 Seconds.

Thus the *Tropical* Year being the least of the Three, the Sun, or rather the Earth, will return to the Equinoxes sooner than according to the *Julian* or *Gregorian* Account; that is to say, the Year, according to both Old and New Stile, after all their Intercalations and Corrections, will something exceed the true *Tropical* Year, but the Error of the Old Stile will be much more than that of the New Stile.

The Error of the Old Stile, in one Year, will be 11 Minutes and 3 Seconds, which will be in 130 Years, 23 Hours, 56 Minutes, 30 Seconds, and in 5760 Years, 44 Days; but the Error of the New Stile will be but

15 Seconds in a Year, and 32 Min. 25 Seconds in 130 Years, and in 5760 Years, 24 Hours, or 1 Day only: Therefore the Error of the Old Stile, is to that of the New, as 221 to 5, or nearly as 44 to 1.

From 1582 (when the New Stile was introduced by Gregory XIII.) to 1752 (a Period of 170 Years) the Error crept into this Stile was no more than 42 Minutes 30 Seconds.

By this plain State of the Case, supported by just astronomical Truth or Observations, it must be seen how unreasonable those ignorant Persons are, who still have a Veneration for the Old erroneous Account of Time, and, like *Tolson* the Carrier, chuse the old Road obstinately, tho' bemired and sloughed at every Step they go.

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## C H A P. XII.

*Containing plain and useful Tables of English Weights and Measures.*

### M O N E Y.

#### Farthings

4	1	Penny
48	12	1 Shilling
960	240	20 1 Pound

### AVOIRDUPOIS WEIGHT.

#### Drams

16	1	Ounce
256	16	1 Pound
28672	1792	112 1 Hundred
53140	35840	2240 20 1 Ton.

### T R O Y

## TROY WEIGHT.

## Grains

24 i Penny Weight  
 480 20 i Ounce  
 5760 240 22 i Pound.

## WINE MEASURE.

## Solid Inches

		8 Pints	1 Gallon
14553	504	63	1 Hogshead
29106	1008	125	2 1 Pipe
58212	2016	252	4 2 1 Tun.

## BEER MEASURE.

## Solid Inches

282	8 Pints	1 Gallon
2538	72	9 1 Firkin
5076	144	18 2 1 Kilderkin
30152	288	36 4 2 1 Barrel.

### Superficial Measure

## Solid Measure.

### Inches

### Inches

inches	inches
144	1 Foot
1296	9 1 Yard.

## LONG MEASURE.

### Barley Corns.

3	1 Inch
36	12 1 Foot
108	36 3 1 Yard
594	198 16½ 5½ 1 Pole
23760	7920 660 220 40 1 Furlong
390080	63360 5280 1760 320 8 1 Mile.

## LAND

## LAND MEASURE.

Links					
625		1	Pole		
25000	40		1	Rood	
100000	160	4		1	Acre
64000000	102400	2560	640		1 Mile.

## TIME.

Seconds					
60		1	Minute		
3600	60		1	Hour	
86400	1440	24		1	Day
31556937	5259+9	8766	365 $\frac{1}{4}$		1 Year.

## CUBIC MEASURE.

Cubic Inches					
1728		1	Cubic Foot		
46656	27		1	Cubic Yard	

## APOTHECARIES WEIGHT.

Grains					
20		1	Scruple	ʒ	
60	3		1	Dram	ʒ
480	24	8		1	Ounce
5760	288	96	12		1 Pound. ℥.

## DRY MEASURE.

Pints					
8		1	Gallon		
16	2		1	Peck	
64	8	4		1	Bushel
512	64	32	8		1 Quarter.

## ALE MEASURE.

## Solid Inches

282	8 Pints	1 Gallon
225	64	8 1 Firkin
4512	128	16 2 1 Kilderkin
9024	256	32 4 2 1 Barrel.

## CLOTH MEASURE.

## Inches

2 $\frac{1}{4}$	1 Nail	
9	4	1 Quarter
35	16	4 1 Yard
45	20	5 An Ell English
27	12	3 —— Flemish
54	24	6 —— French

## WOOL WEIGHT.

## Pounds

7	1 Clove	
14	2	1 Stone
28	4	2 1 Todd
182	25	13 6 $\frac{1}{2}$ 1 Wey
364	52	25 13 2 1 Sack
4368	624	312 156 24 12 1 Last.

1 Pound Avoirdupoiz is equal to 7000 Troy Grains.

1 Ounce Avoirdupoiz equal to 437  $\frac{1}{2}$  Troy Grains.

As 4 is to 5, so is a Pound Troy to a Pound Avoirdupoiz.

As 80 is to 73, so is an Ounce Troy to a Pound Avoirdupoiz.

As 9 is to 11, so is a Wine Gallon to a Beer Gallon nearly.

S Q U A R E

S Q U A R E M E A S U R E.

Square Inches

144	1 Square Foot
1296	9
39204	272 $\frac{1}{4}$
1568160	10890
6272640	43560
4014489600	27078400
3097600	302400
2560	2560
640	640
	1 Sq. Mile

*Note, Land is measured best by a Chain of 4 Poles in Length, divided into 100 Parts called Links.*

The foregoing Tables are too clear to need any Explanation.

C H A P. XIII.

A Curious TABLE, of great Use, with Explanations.

**T**HIS Table shews, by bare Inspection, the Number of Days from a Day in any Month, to the same Day in any other Month. For Instance, if we want to know the Number of Days between *February 4* and *September 4*: Look in the Column under *February* for *September*, and against that Month will stand 212, which is the Number of Days required: Again, from *June 8* to *October 8*, appears to be 122 Days, which is the Number against *October* in the Column under *June*.

If the given Days are different, it is only adding or subtracting their Inequality to or from the tabular Number: Thus if you required the Number of Days from *February 4* to *September 8*, it had been 4 Days more than 212, viz. 216; or from the 8th of *June* to *October 4*, it is 4 Days less than 122, viz. 118.

If the Time exceeds a Year 365 Days must be added; thus from *February 4, 1753* to *September 4, 1754*, will be found to be 577 Days, the Sum of 212 and 365.

T A B L E 1.

Exhibiting the Number of Days, from any Day in any Month, to the same Day in any other Month.

From	January	February	March	April	May	June
Feb. 31	Mar. 28	April 31	May 30	June 31	July 30	
Mar. 59	April 59	May 61	June 61	July 61	Aug. 61	
April 60	May 80	June 92	July 91	Aug. 92	Sept. 92	
May 120	June 120	July 122	Aug. 123	Sept. 123	Oct. 122	
June 151	July 150	Aug. 153	Sept. 153	Oct. 153	Nov. 153	
July 181	Aug. 181	Sept. 184	Oct. 183	Nov. 184	Dec. 183	
Aug. 212	Sept. 212	Oct. 214	Nov. 214	Dec. 214	Jan. 214	
Sept. 243	Oct. 242	Nov. 245	Dec. 244	Jan. 245	Feb. 245	
Oct. 273	Nov. 273	Dec. 275	Jan. 275	Feb. 276	Mar. 273	
Nov. 304	Dec. 303	Jan. 306	Feb. 306	Mar. 304	April 304	
Dec. 334	Jan. 324	Feb. 337	Mar. 334	April 335	May 334	
Jan. 365	Feb. 365	Mar. 365	April 365	May 365	June 365	

T A B L E

## T A B L E 2.

Exhibiting the Number of Days, from any Day in any Month, to the same Day in any other Month.

From	July	August	September	October	November	December
Aug. 31	Sept. 31	Oct. 30	Nov. 31	Dec. 30	Jan. 31	
Sept. 32	Oct. 31	Nov. 30	Dec. 31	Jan. 31	Feb. 28	
Oct. 32	Nov. 31	Dec. 30	Jan. 31	Feb. 28	Mar. 31	
Nov. 32	Dec. 31	Jan. 30	Feb. 28	Mar. 31	Apr. 30	
Dec. 32	Jan. 31	Feb. 28	Mar. 31	Apr. 30	May 31	
Jan. 32	Feb. 28	Mar. 31	Apr. 30	May 31	June 30	
Feb. 32	Mar. 31	Apr. 30	May 31	June 30	July 31	
Mar. 32	Apr. 30	May 31	June 30	July 31	Aug. 31	
Apr. 32	May 31	June 30	July 31	Aug. 31	Sept. 30	
May 32	June 30	July 31	Aug. 31	Sept. 30	Oct. 31	
June 32	July 31	Aug. 31	Sept. 30	Oct. 31	Nov. 30	
July 32	Aug. 31	Sept. 30	Oct. 31	Nov. 30	Dec. 31	
Aug. 32	Sept. 30	Oct. 31	Nov. 30	Dec. 31		
Sept. 32	Oct. 31	Nov. 30	Dec. 31			
Oct. 32	Nov. 30	Dec. 31				
Nov. 32	Dec. 31					
Dec. 32						
To						
July 184	Feb. 184	Mar. 184	April 182	May 181	June 182	
Febr. 215	Mar. 212	April 212	May 212	June 212	July 212	
Mar. 243	April 243	May 242	June 243	July 242	Aug. 243	
April 274	May 273	June 273	July 273	Aug. 273	Sept. 274	
May 304	June 304	July 303	Aug. 304	Sept. 304	Oct. 304	
June 335	July 334	Aug. 334	Sept. 335	Oct. 334	Nov. 335	
July 365	Aug. 365	Sept. 365	Oct. 365	Nov. 365	Dec. 365	

## C H A P. XIV.

*Of the usual Credit given by London Traders.  
Allowance for prompt Payment, and Rules  
for Discount.*

THE greatest Number of Country Dealers have 12 Months Credit, in fact, of the *London Trader*, for though many of them agree for 6 Months, yet as they keep constantly giving Orders, and send up Bills when it suits them, or are not drawn upon to the full Ballance, perhaps for 2 or 3 Years, the Accompt remaining open, it may be said that almost every Country Shopkeeper has Credit for a Year, if not more; for if the Tradesman in *London* does but receive sufficient for his Purposes, from Time to Time, and the Chapman continues to send him Orders, and deal regularly with him, and has a good Character as to Honour and Integrity, he thinks his Money safe in his Hands, and perhaps the Accompt is ballanc'd, and the Ballance carried forwards from Year to Year. Indeed the *London Dealer*, in this Case, always thinks himself at Liberty to draw upon his Country Correspondent, for any Sum under the Ballance, when he has Occasion, and, if the Latter values his Credit, he will not be behind-hand in paying his Draught, on proper Notice or Advice.

Some Tradesmen again deal for 3 Months Credit, and others for 6; but we find, upon the strictest Examination, that it is impossible to class them, because every Man from a Knowledge of his Customers, forms to himself particu'lar Rules and Maxims in his Busi-  
n<sup>s</sup>, and manages it according to his Experience of the Persons he deals with; and thus, if he has a long-winded Chapman, or one that is backward in his Payments, he will be precise as to his Time; but if, on the other hand, he finds one always ready and willing to make Remittances, he suffers him to hang up-  
on

on his Book, only ballancing Accompts in full, when he takes a Journey himself, or the other comes to Town; and yet neither of them are at all hurt by it, and the Country Shopkeeper must of course have a compleat 12 Months Credit, for all the Goods he orders.

When a Chapman chuses to pay for his Goods before the usual Time of Credit, and to have the Allowance for prompt Payment, which is very customary, so much *per Cent.* is deducted; in many Trades 4, 5 and 6 *per Cent.* and where the Tradesman is in great want of Money, perhaps the Country Dealer may make such an Advantage of his Necessity, as to get an Abatement of 7, 8 or 9, nay 10 *per Cent. per Annum*; but this is a Matter that cannot be brought to any Certainty, because in various Trades the Custom of Allowance for prompt Payment is various: As the Oilman and Grocer generally allow 5 *per Cent.* but again the Woollen Draper and Distiller, in general, allow but 3, others 2 and others  $1\frac{1}{2}$ . — The following is a good Rule to calculate Discount or prompt Payment. Suppose *A* is to receive of *B* 200*l.* at 6 Months; but *B* offers to pay ready Money, if he may have an Allowance of 6 *per Cent. per Annum*: Now to know the Discount, *A* must allow *B*; first reduce the 200*l.* into Pence, and the Product will be 48000 Pence; then multiply those Pence by 6, the Number of Months discounted, and the Product will be 288000, which divide by 200, and the Quantity of Time to be allowed, both which make 206 for your Divisor; the Quotient will be  $1398\frac{6}{103}$  Pence, which reduced into Shillings is 116*s.* 6*d.*  $\frac{6}{103}$  Parts of a Penny, that is 5*l.* 16*s.* 6*d.*  $\frac{6}{103}$ , and so much must be abated of the 200*l.* for 6 Months Discount. The Reason of the Operation is this, If you allow 6*l.* you allow the full Interest of 200*l.* for 6 Months; but you do not receive 200 but 195*l.* which you have only occasion to allow the Interest of. This Rule is not only true for an even Sum, but for any broken Sum; remembering to add the Number of Months to be discounted for to 200, and let that be your Divisor.

## C H A P. XV.

*Of private Marks for Goods, with Specimens.  
Of marking Bales and Parcels. Numerical  
Letters. Common Abbreviations explained.*

**I**T saves the Trader's Memory from a Load that would incumber it, or prevents his turning frequently to his Bills of Parcels, where his Memory is deficient, if he has certain private Marks of his own, and peculiar to himself, that stand for the 10 Digits, whereby he may put not only the Price his Goods cost him in some private Corner of the Thing or Parcel, and likewise what he proposes to sell at, which is an immediate Direction to him when a Customer demands the Price: but such private Mark will be highly useful in keeping his Day Book for marking the cost Price instead of Figures. We will produce two or three Speci-

mens to the purpose. **Q U I C K L Y S E L L.**

**1 2 3 4 5 6 7 8 9 10**  
**F A I R C U S T O M.—G O D S P A R E U. S.**

Thus the Words, as above, *Quickly Sell, Fair Custom, God Spare us*, having 10 Letters each, for the two LL's. in the first we reckon as a single Letter, they represent the 10 Figures, and to express Pounds, Shillings and Pence, place them as Sums, and you may put down any Sum you please, *i. e. qu. ll. l.* is £ 12 10 6, because *qu* *ll* and *l* in *quickly sell* are 1, 2, 10 and 6. Again, *ai s m* or £ 23 7 10 are the Words *Fair Custom*, *g s s* or £ 1 10 4 are the Words *God Spare us*, and so of every Sum great and small: Now, to distinguish the Price Goods cost from the selling Price, a different Place may be chosen, or else it may be the Custom to place one before another with a Line between, to render it more puzzling to another Person, as *qu. l. or 12 6*.

*ql. o. or 16 0*

Another

Another good Method is to invert the Order of the

10 Figures, and call 10, 1, &c. as 10, 9, 8, 7, 6,  
6 7 8 9 10

5, 4, 3, 2, 1, so 1 2 8 would be 8 10 9 3, &c.

It would not be amiss if every Tradesman as they have frequently occasion to make Marks and write Directions on Bales and Parcels, which ought to be fair and legible, would practise to write well the Print Hand, as under

A B C D E F G H, &c.  
a b c d e f g h, &c.

which would make the Mark or Direction more distinguishable and less apt to be obliterated.

We shall add to this Chapter some Matters not of bare Curiosity, but necessary on many Occasions to be known: The first is the Explanation of such numerical Letters, as are used in Dates of Years, on the Titles of Books, Monuments, &c.

i	stands for One	100	Five Thousand
v	Five	1000	Ten Thousand
x	Ten	10000	Fifty Thousand
l	Fifty	100000	Hund. Thou.
c	An Hundred	1000000	Five Hund. Thou.
cc	Two Hundred	10000000	cccccccc a Million
d	or 10 Five Hundred	100000000	MDCCLIV the present Date
m	or c10 a Thousand		of the Year, or 1755.

Some commonly used Abbreviations in Writings and News-Papers, we shall also, secondly, explain.

*A. B.* or *B. A.* after a Name, is Bachelor of Arts.

*A. Bp.* Archbishop.

*A. D.* *Anno Domini*, in the Year of our Lord.

*A. M.* *Anno Mundi*, in the Year of the World.

*A. M.* or *M. A.* after a Name, Master of Arts.

*Ana*, a like Quantity of each, in a physical Prescription

*A. R.* *Anno Regni*, in the Year of the Reign.

*Aff.* *P. G.* Astronomy Professor at *Gresham College*.

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*B. D.* After a Name, Bachelor of Divinity.

*Bart.* Baronet.

*Bp.* Bishop.

*Cant.* Canterbury.

*Cent.* Centum, an Hundred.

*Capt.* Captain.

*Cler.* Clericus, Clerk.

*Col.* Colonel.

*Cr.* Creditor.

*C. C. C.* Corpus Christi College.

*C. S.* Custos Sigilli, Keeper of the Seal.

*C. P. S.* Custos privati Sigilli,—of the privy Seal.

*Dr.* Doctor or Debtor.

*Do.* Ditto, the same.

*D.* Denarii, Pence.

*Dec.* or *Xber.* or *icber.* December.

*E. gr.* exempli gratia, for Example.

*Esq;* Esquire.

*Excn.* Exeter.

*F. R. S.* or *R. S. S.* Fellow of the Royal Society.

*G. R.* Georgius R. George the King.

*i. e.* id est, that is.

*I.H.S.* Iesu hominum Salvator, Jesus Saviour of Men.

*Id.* idem, the same.

*I'll,* I will.

*Is't,* is it.

*I'd,* I had, I would.

*I'm,* I am.

*I. D.* Doctor of Law.

*I. U. D.* Doctor of both Laws.

*I. L. D.* the same

*D. D.* Doctor of Divinity.

*M. D.* Doctor of Physic.

*Knt.* Knight.

*£.* Librae, Pounds.

*Lieut.* Lieutenant.

*Let's,* let us.

*M. manipulus,* a handful.

*Mons.* Monsieur.

*Mr.* Master.

*Mrs.* Mistress.

*Pbilo.*

*Pbilo.* Math. A Lover of the Mathematicks.

*M. S.* Memoriæ sacrum, Sacred to the Memory.

*N. B.* Nota bene, mark well.

*N. S.* New Stile.

*O. S.* Old Stile.

*N<sup>o</sup>.* Number.

*n. l.* non liquet, it appears not.

*Nov.* or *9ber*, November.

*O<sup>t</sup>.* or *8ber*, October.

*Oxon.* Oxford.

*Pd.* Paid.

*Revd.* Reverend.

*Rig. Prof.* Regius, or King's Professor.

*Rt. Hon.* Right Honourable.

*St.* Saint.

*Sept.* or *7ber*, September.

*Shan'r.* shall not.

*per,* by.

*per Cent.* per Centum, by the Hundred.

*Par.* Parliament.

*Philom.* Philomathes, a Lover of Learning.

*P. M. G.* Professor of Music at Gresham College.

*Prof. Th. G.* Professor of Divinity at Gresham College.

*Pj.* Psalm.

*Q.* Question.

*q.* quasi, as it were.

*q. d.* quasi dicat, as if he should say.

*q. l.* quantum libet, as much as you please.

*q. s.* quantum sufficit, a sufficient Quantity.

*gr.* Quarter or Farthing.

*R.* Rex or *Regina*, King or Queen.

*Sect.* Section.

*Serj.* Serjeant.

*Salop.* Shropshire.

*Sr.* Sir.

*ſi.* Semifiss,  $\frac{1}{2}$  a fl.

*S. S. T. P.* Doctor of Divinity.

*Vide,* see.

*wiz.* videlicet, that is to say.

*Xn.* Xt. Christian, Christ.

*Xtopher. Christopher.*

*e the*

*&c. et cetera, and the rest.*

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## C H A P. XVI.

### *Certain Words and Terms, frequently used in Trade, explained Alphabetically.*

*Allotting Goods,* **I**S when 5 or 6 Men buy a Parcel or Cargo of Goods, and divide them into Lots, and then each Man's Name being written out, is, by any unconcerned Person, fixed at Discretion upon each of the Parcels, which determines the Property.

*Arrear, Behind-hand, or owing.*

*Bag,* An uncertain Quantity of packed Goods from 3 to 4 C.

*Bale,* A Pack of Merchandise of about 3 or 4 C.

*Barter,* Exchanging one Commodity against another.

*Basket,* An uncertain Quantity from 20 to 50 Pound Weight.

*Bill of Entry,* A Note of Goods entered at the Custom-House.

*Bottomry,* Borrowing Money on the Bottom of a Ship. If the Ship is lost, neither the Principal or Interest can be demanded.

*Brokers,* Are a kind of Factors, and are of various Sorts, as Stock-Brokers, who buy and sell Shares in the Stocks of a Company or Corporation.—

Exchange-Brokers, who are very knowing in the Course of Exchange, and give proper Intelligence to those who have Money to pay or receive abroad.

— Pawn-Brokers, who lend Money upon Pledges.

— Tallymen, who let out Clothes, &c, to be paid weekly

## The Tradesman's DIRECTOR. 61

**weekly in small Sums.** — House-Brokers, who buy and sell household Goods.

**Composition,** Is when a Tradesman not being able to pay his whole Debts, agrees with his Creditors to pay a certain Sum in lieu of the whole.

**Creditor,** The Person to whom Money is due from another.

**Debtor,** One Man is said to be Debtor to another, when he is any way indebted, whether on account of Trade or borrowing Money without Land Security.

**Enhance,** To raise or advance the Price of a Thing.

**Extortion,** The taking more Money, or a larger Reward than what is due, or the Law allows.

**Forefall,** To buy Goods before they come to Market, with Design to raise their Price.

**Garbling,** Picking out the worst from the best of any Commodity.

**Hansel or Handsale,** Money received upon the first Sale of Goods — or first in a Morning — A New Year's Gift.

**Interest,** The Sum payable by the Borrower of Money to the Lender — Sometimes called *Use* and *Usury*. The Money lent is called *Principal*, the Money paid for the *Use Interest*. The *Usance* paid for the *Use* of the original Sum is called *Simple Interest*, but when that is not paid when due, but is added to the *Principal*, the *Interest* of both together is called *Compound Interest*, the Sum paid for the *Use* of £ 100 for 1 Year is called the *Rate of Interest*.

**Leakage,** An Allowance made to the Dealer in Liquids of 12 per Cent, and to Brewers of 3, in 23 Barrels of Beer, and 2 in 22 Barrels of Ale, in Consideration of what runs out.

**Mart,** A Market, great Fair, or Town of Trade.

**Moiety,** Half of any Thing.

**Monopoly,** Engrossing a Trade or Commodity into few Hands.

**Mortgage,** A Pawn of Land, Houses or Goods for Money borrowed; to be the Creditor's for ever, if the Money be not paid at the Day agreed on. He that makes over the Goods, or Land, &c. is called the

*the Mortgager*, and he to whom it is made over the *Mortgagee*.

*Noting a Bill*, Is the Notary Publick's protesting against the Person drawn upon, for refusing Acceptance or Payment.

*Obligee*, He to whom a Bond is payable.

*Obligor*, He by whom it is payable.

*Par of Exchange*, Is when he to whom a Bill is payable, receives of the Acceptor, just so much Money in Value as was paid to the Drawer, by the Remitter.

*Tare*, An Allowance on weighable Goods of the Weight of the outside Package, Cask, Bag, Wrappers, &c.

*Trett*, An Allowance of 4 lb. in 104 lb. made for Break, Waste, or Dust mixed with the Goods, by the Merchants of London to Traders and Retailers.

These Terms are so generally occurring that we thought the preceding Dictionary of great Use and Importance to all concerned in Trade.

## C H A P. XVII.

*Of the Stile of Tradesmen's Letters—Specimen of what is right and wrong—Receipts to make and preserve Ink.*

AN easy, fine, and unconstrained Manner of Writing is certainly most suitable to a Tradesman, where every thing is clearly and with Perspicuity expressed, without Compliments, Flourishes, or Bombast; but then, on the other hand, those affected Abbreviations that are so usual amongst some Dealers, are nonsensical, as quite altering the Genius and Beauty of our Language, and causing Mistakes and Disturbances for want of being properly determinate

or explicit, and which have been very genteelly and wittily bantered in those polite Writings the *Tatlers* and *Spectators*. For Instance,

*Sir,*

Yours received, am now got over, shall send *per* first Opportunity the necessary Cash, desire you'd let me have a Dozen or two best Handsaws of *White's*, will then settle with you, &c. &c.

Instead of,

*Sir,*

I received yours, and am now at Home, and by the first Conveyance will remit the Cash you write for. Mean time, I desire you would send me a Dozen or two of *White's* best Handsaws, and then I will balance Accounts, &c. &c.

Now does not the latter read much better than the former, which in short is curtailing and clipping *English* at a most barbarous rate, and unmercifully changing a good and proper Stile into ignorant Harangue and Absurdity? Indeed, in the Business of Letter-writing, the Tradesmen have run into strange Customs; for though perhaps it may not be at all amiss, that every Science should have its Peculiarities; yet, methinks, on that account I would not have Trade, which is in its Consequences an Enlarger of our Knowledge, at the same time spoil and corrupt our Language and confound the Sense; and every one will allow that Orders for Goods ought to be very plain and particular, especially if to a Manufacturer to make Goods of a particular Price, and after a particular Pattern. The trading Stile should be that intelligible to all Ranks and Degrees of People, and familiar to their Apprehensions, and yet the Tradesman should be expert in the Cant and Terms of Art, of all the Branches he deals in; for the generality of Manufacturers of every Sort have a peculiar Dialect to themselves,

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selves, or some technical Terms, which if you understand not as well as they, they will laugh at your Ignorance, and impose upon that Ignorance on every Opportunity.

As to giving Examples of Letter-Writing, we think it quite superfluous, for if the Reader be not a good Scribe, if he will follow these plain Rules, he will be able to write much better, as to Matter and Stile, than most of those who pretend to direct in those Particulars, *viz.*,

1. Let him read some of our most polite *English* Authors, such as the *Spectators*, *Tatlers*, *Guardians*, &c. and endeavour to adopt their Stile and Manner. 2. Think maturely of, and be thoroughly Master of every thing he writes about, in which case he need not doubt of expressing himself with Propriety and Clearness.

We shall subjoin here two or three Receipts very useful in Business, with a Receipt to make Ink.

Put 1 Pound and  $\frac{1}{2}$  of fresh Blue-Galls of *Aleppo* (which are better than those of *Smyrna*) to six Quarts of River or Rain Water; also 2 Ounces of Roche Allum, 8 Ounces of clear and clean Gum Arabic, and 8 Ounces of clean and rocky Copperas. Let them stand in a large Stone or earthen Vessel, secured from Dust, and stir it well once a Day, and in a Month the Ink will be fit for Use; which the longer you keep it is the better.

The Proportion for a Quart is, 1 Quart of Water, 4 Ounces of Galls, 2 of Copperas and 2 of Gum Arabick,

### *To make Red Ink.*

To 3 Pints of Stale-Beer or Vinegar, add 4 Ounces of ground Brazil-Wood; simmer them for an Hour, and strain it afterwards thro' a Flannel, and bottle it for Use.

### *To keep Ink from freezing or moulding.*

To prevent these two Enemies to the Blackness and Beauty of your Ink; two or three Drops of any Spirit, as Brandy, &c. will hinder freezing, and a little Salt will preserve it from moulding.

If the Reader has a Curiosity to see a good Collection of useful Receipts, for various Purposes of a Family or Business, we refer him to the *Vermin-Killer*, which contains a great Number of Secrets in Art and Nature, and is printed for *W. Owen* and *R. Goadly*, Price only Six-pence.

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## C H A P. XVIII.

### *How to Address and Direct to Persons of all Ranks.*

**A**S Ignorance in the Matter of addressing Persons of elevated Rank, may sometimes be a Hindrance to a Shopkeeper, who may have frequent Occasion to write or speak to them in the Way of his Business: We shall here give some short Directions for that Purpose, as to superscribing Letters, &c. and speaking to them.

To the King's most Excellent Majesty, *Sir, or, may it please your Majesty.*

To his Royal Highness the Prince of Wales, *Sir, or, may it please your Royal Highness.* In the same Manner to all the Royal Family, with the Distinction of *her* for *his*, according to the Sex, and of the different Titles.

To his Grace the Duke of St. *Alban's, My Lord Duke, may it please your Grace, or, your Grace.*

To the most noble G. Lord Marquis of H. *My Lord Marquis, your Lordship.*

To the Right Hon. A. Earl of B. *My Lord, your Lordship.*

To the Right Hon. C. Lord Viscount D. *My Lord, your Lordship.*

To the Right Hon. E. Lord F. *My Lord, your Lordship.*

The

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The *Ladies* are addressed according to the Rank of their *Husbands*.

The Sons of Dukes, Marquises, and the eldest Sons of Earls, have by Courtesy of England, the Title of *Lord*, and *Right Honourable*; and the Title of *Lady* is given to their Daughters.

The younger Sons of Earls, the Sons of Viscounts and Barons, are stiled *Esquires* and *Honourable*, and all their Daughters *Honourable*.

The Title of *Honourable* is likewise conferred on such Persons as have the King's Commission, and upon those Gentlemen who enjoy Places of Trust and Honour.

The Title of *Right Honourable* is given to no Commoner, excepting those who are Members of his Majesty's most honourable Privy Council, and the three Lord Mayors of *London*, *York*, and *Dublin*, and the Lord Provost of *Edinburgh*, during their Office.

### To the CLERGY.

To the most reverend Father in God W. Lord Arch-Bishop of Canterbury, *My Lord, or, your Grace.*

To the right Reverend Father in God W. Lord Bp. of S. *my Lord.*

To the right reverend Lord Bishop of L. Lord Almoner to his Majesty, *My Lord.*

To the Reverend A. B. D. D. Dean of C. or Arch-deacon or Chancellor of D. or Prebendary, &c. *Reverend Doctor, Mr. Dean, Reverend Sir, &c.*

All Rectors, Vicars, Curates, Lecturers, and Clergymen of other inferior Denominations, are stiled *Reverend*.

To the Officers of his Majesty's Household, in all Superscriptions of Letters, which relate to Gentlemen's Employments, their Stile of Office should never be omitted,

To the Commissioners and Officers of the Civil List.

To the Right Honourable R. Earl of G. Lord Privy Seal, Lord President of the Council, Lord Great Chamberlain,

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Chamberlain, Earl Marshal of England, one of his Majesty's principal Secretaries of State, &c. *My Lord, your Lordship.*

To the Right Honourable the Lords Commissioners of the Admiralty, of the Treasury, of Trade and Plantations, &c. *My Lords, your Lordships.*

The Commissioners of the *Customs, Excise, Stamp-Office, Salt-Duty, Navy, &c.* must be stiled Honourable, and if any of them are Privy Counsellors, 'tis usual to stile them collectively, *Right Honourable, Sir, your Honours.*

### *To the Soldiers and Navy.*

In the Army all Noblemen are stiled according to their Rank, to which is added their Employ.

To the Honourable A. B. Esq; Lieutenant-General, Major-General, Brigadier-General of his Majesty's Forces, *Sir, your Honour.*

To the Right Honourable J. Earl of S. Captain of his Majesty's first Troop of Horse-Guards, Band of Gentlemen Pensioners, Band of Yeomen of the Guards, &c. *My Lord, your Lordship.*

All Colonels are stiled Honourable; all Inferior Officers should have the Names of their Employments set first; as for Example, to Major W. C. to Captain T. H. &c.

In the Navy all Admirals are stiled Honourable, and Noblemen according to Quality and Office. The other Officers as in the Army.

### *To the Judges and Lawyers.*

All Judges, if Privy-Counsellors, are stiled Right Honourable, as for Instance;

To the Right Honourable A. B. Lord High Chancellor of Great Britain, *My Lord, your Lordship.*

To the Right Honourable P. V. Master of the Rolls, *Sir, your Honour.*

To the Right Honourable Sir G. L. Lord Chief-Justice of the King's-Bench, or of the Common Pleas, *My Lord, your Lordship.*

To

To the Honourable Sir A. B. Lord Chief Baron,  
*Sir, or, may it please you, Sir.*

To the Honourable A. D. Esq; one of the Justices,  
or to Judge T. *Sir, or, may it please you, Sir.*

To Sir R. D. his Majesty's Attorney, Solicitor, or  
Advocate-General, *Sir.*

All others in the Law, according to the Offices and  
Rank they bear, every Barrister having the Title of  
*Esquire* given him.

*Of the Lieutenancy and Magistracy.*

To the Right Honourable G. Earl of C. Lord  
Lieutenant and *Custos Rotulorum* of the County of Dur-  
ham, *My Lord, your Lordship.*

To the Right Honourable D. C. Knight Lord  
Mayor of the City of *London, My Lord, your Lordship.*

All the Gentlemen in the Commission of the Peace,  
have the Title of *Esq;* and *worshipful*, as have also all  
Sheriffs and Recorders.

The Aldermen and Recorder of *London* are styled  
*Right worshipful*, as are all Mayors of Corporations,  
except Lord Mayors.

To P. S. Esq; high Sheriff of the County of Y.  
*Sir, your Worship.*

To the right Worshipful E. F. Esq; Alderman of  
Tower-Ward, *London, Sir, your Worship.*

To the right Worshipful C. D. Recorder of the  
City of *London, &c. Sir, your Worship,*

The Governors of Hospitals, Colleges, &c. which con-  
sist of *Magistrates*, or have any such among them, are  
styled *Right Worshipful*, or *Worshipful*, as their Titles  
allow.

*To the Governors under the Crown.*

To the right Honourable C. Earl of D. Governor  
of *Dover-Castle, &c. My Lord, your Lordship.*

The second Governors of Colonies appointed by the  
King, are called Lieutenant-Governors.

Those appointed by Proprietors, as the East-India  
Company, &c. are styled Deputy-Governors.

It is usual to call Baronets and Knights Wives,  
*Ladies: To them.*

To

To Sir C. D. Baronet, at E. near F. *Sir, your Honour.*

To Sir W. H. Knight, at G. Surry, *Sir, your Honour.*

To T. Y. Esq; at *Wickham*, or to Mr. Y. ditto, *Sir.*

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## C H A P. XIX.

*The Reason of the following Pages—Of the Education of a Youth designed for Trade—A short, plain and comprehensive Treatise of Arithmetic.*

**A**S we have now given the Young, as well as the established Tradesman, every thing we thought hitherto necessary in this our first Part, which may be styled a Magazine for his Purposes, we shall conclude it by saying a few Words upon the proper Method of Education, for one designed to engage in Business, and afterwards give a plain Account of the four first Rules in Arithmetick and the Rule of Three, before we lay before him our second Part; that so this Book may answer all his Occasions, and be of equal Use to Old and Young, either by instructing them in what they are endeavouring to acquire, or to revive their Knowledge of what is of such Importance for them to be perfect Masters of, and which the Hurry of Business, in some, is of such a Nature as not to recal much to Mind.

We are of Opinion that a Person designed for Trade should not waste his Time about learning *Latin*, which will be of little or no Use or Importance to him in his future Designs in the Way of his Occupation; for as the only Thing designed thereby, generally, is to learn him Grammar, and to spell and write correctly, we must be convinced that there is no manner of Necessity

cessity for him to undergo such an unprofitable Drudgery and Waste of Time, since he may learn Grammar better by the Systems published in his native Language, and by reading the best and politest Authors with Attention to their Beauties, as once before observed, which will form and polish him into a proper Habit and Method of Writing. Indeed there may be a Sort of Plea, if so inclined, particularly if settled in *London*, for learning the *French Tongue*, which is almost the general Speech of *Europe*, it being a Language of special Use in Business, and from which a great Number of mercantile and trading Terms are derived, and being frequently practised in serving foreign Customers in their Shops. Writing a fair Hand and a competent Skill in Arithmetic, seem to be the principal Requisites in the Education of a Youth designed for a Shop, and if some Instructions were also given him in Book-keeping, whilst at School, he would come to his Master much better prepared than in general is the Case. Perhaps a slight Lesson now and then in Geometry and Geography would not be at all lost on him, and would send him into the World with superior Advantages; and, if engaged in any Business that depends upon exhibiting Patterns to Workmen, *Drawing* would be very expedient.

*A short, plain, and comprehensive TREATISE of  
A R I T H M E T I C.*

**A**S the Persons for whom this Book is designed, must be supposed to have some Knowledge of Figures, it will not be necessary or expedient to trouble them with Explanations of Trifles; but to give them such a Series of Rules, as proposed, that are best calculated to improve or revive what they have learnt in this Science.

*Numeration*, Teaches the Different Values of Figures, by the Method they are ranged in, and of Course to read or write any Sum or Number.

*The*

The NUMERATION TABLE.

Hundreds of Millions	Tens of Millions	Millions	Hundreds of Thousands	Tens of Thousands	Thousands	Hundreds	Tens	Units.
9	9	9	9	9	9	9	9	9
8	8	8	8	8	8	8	8	8
7	7	7	7	7	7	7	7	7
6	6	6	6	6	6	6	6	6
5	5	5	5	5	5	5	5	5
4	4	4	4	4	4	4	4	4
3	3	3	3	3	3	3	3	3
2	2	2	2	2	2	2	2	2
1	1	1	1	1	1	1	1	1

There can need no Explanation of this very plain Table, where the Value of every Range of Figures is expressed on Top; so, for Example, the top Row is read thus, 9 Hundred 99 Millions, 999 Thousands, 999: And so of all the rest.

*Addition*, Is a Rule by which we find the whole of any two or more Parts or Sums. It must always be observed, that the Figures of all Sums must be ranged properly; as Units under Units, Tens under Tens, &c.

The following Table is necessary to be learned for the easier casting up Money.

PENCE TABLE.

Pence	s. d.	Pence	s. d.
20	1 : 8	80	6 : 8
30	2 : 6	90	7 : 6
40	3 : 4	100	8 : 4
are		are	
50	4 : 2	110	9 : 2
60	5 : 0	120	10 : 0
70	5 : 10		

EXAMPLES.

## E X A M P L E S.

## In Whole Numbers.

£.	l.	s.	d.
352	82	7	6
584	9	4	8
676	112	8	2
843	113	4	1
971	12	8	9
1182	3	4	0 $\frac{1}{2}$
71	42	8	2
<hr/>	<hr/>	<hr/>	<hr/>
4679	375	5	4 $\frac{1}{2}$

## In Money.

ber  
are  
the  
See

## AVOIRDUPOIZ WEIGHT.

Tuns.	C.	q.	lb.	Oz.	Drams.
753	-	19	-	3	-
347	-	8	-	1	-
283	-	11	-	0	-
549	-	5	-	2	-
251	-	13	-	0	-
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
2185	-	18	-	1	-
				2	-
				10	-
				1	-

## T R O Y - W E I G H T.

The Proof of Addition is by a second Addition, without the top Line, which second Total added to the top Line is equal to the first Total; as see Example.

Total	1838	-	4	-	1	-	19
Total without the top Line	1510	-	4	-	1	-	20
Proof	1838	-	4	-	1	-	19

For the Quantities in Avoirdupoiz and Troy-weight see the Tables in Chap. 12.

Sub-

At f

R

Subtraction Teaches us, by taking a lesser Number from a greater, to find the Remainder. Sums in it are proved to be right, by adding the Remainders to the Lesser Numbers, which will amount to the Greater. See the following Examples.

W H O L E N U M B E R S.

$$\begin{array}{r}
 \text{From} \quad 765490 \\
 \text{Take} \quad 356320 \\
 \hline
 409170 \quad \text{Remainder} \\
 \hline
 765490 \quad \text{Proof} \\
 \hline
 \end{array}$$

I N M O N E Y.

$$\begin{array}{r}
 \text{Lent} \quad \text{I.} \quad \text{s.} \quad \text{d.} \\
 896 \quad - \quad 13 \quad - \quad 8\frac{3}{4} \\
 \hline
 \text{Received in part} \quad 166 \quad - \quad 4 \quad - \quad 5\frac{1}{2} \\
 \hline
 730 \quad - \quad 9 \quad - \quad 3\frac{1}{4} \\
 \hline
 \end{array}$$

Again.

$$\begin{array}{r}
 \text{Borrowed} \quad 312 \quad - \quad 14 \quad - \quad 2\frac{1}{2} \\
 \text{At sundry Times} \quad 406 \quad - \quad 9 \quad - \quad 4 \\
 \hline
 \text{In all} \quad 719 \quad - \quad 3 \quad - \quad 6\frac{1}{2} \\
 \text{Paid off} \quad 544 \quad - \quad 10 \quad - \quad 11\frac{3}{4} \\
 \hline
 \text{Remains due} \quad 174 \quad - \quad 12 \quad - \quad 6\frac{3}{4} \\
 \hline
 \text{Proof} \quad 719 \quad - \quad 3 \quad - \quad 6\frac{1}{2} \\
 \hline
 \end{array}$$

## AVOIRDUPOIZ WEIGHT.

Tuns	C.	q.	lb.	Oz.	Drams.
9 2	-	10	-	0	-
14	-	13	-	3	-
				11	-
				12	-
				13	
				5	
77	-	15	-	0	-
				23	-
				7	-
				8	

## T R O Y W E I G H T.

lb.	Oz.	dwts.	grs.
6 7 2	-	10	-
1 3 9	-	11	-
		5	-
		5	-
		21	
5 3 2	-	10	-
		19	-
		12	Rem.
6 7 2	-	10	-
		5	-
		9	Proof

*Multiplication* Serves the Purpose of many *Additions*, and has three Things to be observed, *viz.* the *Multiplicand*, the *Multiplier* and the *Product*, as see Example 1. It is necessary the following Table should be got by Heart to render the Operation more easy.

The

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The T A B L E.

3 Times	3	9	7 Times	7	49
	4	12		8	56
	5	15		9	63
	6	18		8	64
	7	21		9	72
	8	24		9	81
	9	27		10	100
4 Times	4	16	10 Times	2	24
	5	20		3	36
	6	24		4	48
	7	28		5	60
	8	32		6	72
5 Times	9	36	12 Times	7	84
	5	25		8	96
	6	30		9	108
	7	35		10	120
	8	40		11	132
	9	45		12	144
6 Times	6	36			
	7	42			
	8	48			
	9	54			

Multiplicand, or Number to  
be multiplied.

Multiplier, or Number to  
multiply by.

7563254138  
 23456789  
 ——————  
 68069287242  
 60506033104  
 5294778966  
 45379524828  
 37816270690  
 30253016552  
 22689762414  
 15126503276

8  
 |  
 8

Product, or Sum of the Multi-  
plication.

To prove these Sums, cast out the Nines from the  
Multiplicand and Multiplier, and place the Remain-  
der

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der on the right and left Sides of a Cross; these two Figures multiplied together, must have the Nines cast out of their Product and the Remainder placed at Top: Then casting the Nines out of the Product, place its Remainder at the Bottom, and if it agrees with the Figure on Top, the Work is right.

Another Proof of a Multiplication being true, is when the Product divided by the Multiplier, quotes the Multiplicand.

R U L E 1.

When your Multiplicand or Multiplier, or both, have one or more Cyphers to the Right-hand, multiply only by the Figures, and set as many Cyphers as were in both on the Right-hand of the Product.

As 527000	7211
3000	7000
1581000000	50477000

R U L E 2.

Any Number may accordingly be multiplied by 10, 100, 1000, only by placing on the Right-hand of it, one, two, three or more Cyphers.

Thus 6295  
Multiplied by 10 62950      by 100 629500, &c.

R U L E 3.

To multiply a Number by 5, add a Cypher to it and halve it; by 15 the same, and add both Lines together; Thus

5762	by 5
57620	
is 28810	
by 15	57620
28810	
is 86430	

R U L E

R U L E 4.

A Number may be multiplied by 11, 111 or 112, as follows.

$$\begin{array}{r}
 7136 \quad \text{by 11} \\
 7136 \\
 \hline
 78496
 \end{array}$$

$$\begin{array}{r}
 \text{by 111} \quad 7136 \\
 7136 \\
 7136 \\
 \hline
 792096
 \end{array}$$

$$\begin{array}{r}
 \text{By 112 thus} \quad 7136 \\
 7136 \\
 7136 \\
 7136 \\
 \hline
 799232
 \end{array}$$

*Division.* By this Rule we find how often one Number is contained in another. Four Things are to be taken notice of ; the Divisor, or Number to divide by ; Dividend, or Number to be divided ; Quotient, or number of times the Dividend consists of the Divisor ; and the Remainder. As see the following Examples.

$$\begin{array}{r}
 \text{Dividend} \\
 \text{Divisor } 3456789)567895436783(164284 \text{ Quotient} \\
 2221653 \\
 14809196 \\
 .9820407 \\
 29068298 \\
 .14139863 \\
 \hline
 .312707 \text{ Remainder.} \\
 \text{E } 3 \quad \text{There}
 \end{array}$$

There is a Number of Methods to work this Rule, but the following two, called the *Italian* way, are those in general use.

$$\begin{array}{r}
 32)42645(1332 \\
 32 \\
 \hline
 106 \\
 96 \\
 \hline
 104 \\
 96 \\
 \hline
 .85 \\
 64 \\
 \hline
 21 \\
 \hline
 \end{array}$$

$$\begin{array}{r}
 32)42645(1332 \\
 106 \\
 104 \\
 .85 \\
 21 \\
 \hline
 \end{array}$$

### R U L E 1.

If on the Right-hand of your Divisor there are any Cyphers, you may cut off as many Figures or Cyphers on the Right of your Dividend; but if Figures they must be brought down to your Remainder.

$$\begin{array}{r}
 21)00)8645|29(411 \\
 84 \\
 \hline
 24 \\
 21 \\
 \hline
 35 \\
 21 \\
 \hline
 1429
 \end{array}$$

### R U L E

R U L E 2.

If your Divisor is 12, or a single Figure, or can be made so by cutting off Cyphers, the Work may be performed in one line.

4)93645(1 Remainder.  
23411

7)00)5635|25(

805

12)83675(11

6972

R U L E 3.

So by 10, 100, 1000, 1|000)43682|735( In which case the Quotient is 4362, and the Remainder 735.

In calculating Tables, several Numbers are to be divided by one common Divisor: In which case it will save Trouble if you multiply it by all the nine Digits severally; as if 562 is your Divisor.

There are several ways of proving Sums in this Rule; but the following is most neat and common. Multiplication and Division mutually proving each other; if you divide the true Product of a Multiplication by the Multiplier, the Quotient will be the Multiplicand; so if the Quotient in Division be multiplied by the Divisor (taking in the Remainder) the Product will be the Dividend.

562	1
1124	2
1686	3
2248	4
2810	5
3392	6
3934	7
4496	8
5058	9

*The RULE of THREE.*

So called because by giving three Numbers we find a fourth, or the Number sought. As its chief Difficulty lies in stating a Question, observe that of the three

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given Numbers, two always contain a Supposition, and the third a Demand, and consequently the Number on which the Demand is rested, must always be the third in stating; of the other two you will be sure to find one of the same Quality with the said Third; which being made your first, the Number left must of necessity fall in the second Place, which will bear the same Relation to the Fourth, or Number sought, as the First does to the Third. The Question being thus stated, you must, if not already so, bring the first and third Numbers into one Name, and your second into its lowest Terms; then multiplying your second and third together, and dividing the Product by the first, the Quotient will be the Answer of your Question, and of the same Name you left your second in.

E X A M P L E S.

What must I give for 122 Ells of *Holland*, if I pay at the Rate of 34*l.* for 138 Ells?

If 138 Ells cost—34*l.*—What will 122 Ells cost?

$$\begin{array}{r}
 34 \\
 \hline
 488 \\
 366 \\
 \hline
 122 \\
 \hline
 138)4148(30\ 1\ 1\frac{3}{4} \\
 \hline
 414 \\
 \hline
 \dots 8 \\
 \hline
 20 \\
 138)160(1 \\
 \hline
 138 \\
 \hline
 .22 \\
 \hline
 12 \\
 \hline
 138)264(1 \\
 \hline
 138 \\
 \hline
 .26 \\
 \hline
 4 \\
 138)504(3 \\
 \hline
 414 \\
 \hline
 .50
 \end{array}$$

The Remainder 8 being Parts of a Pound, are multiplied by 20, to see what Shillings they will produce; and the other Remainder by 12 and 4, to bring out the odd Pence and Farthings.

How

How many Yards of Muslin can I buy for 42 l. 12s.  
if 2 Yards and  $\frac{1}{2}$  come to 19s. 6d?

Yards

If 19s. 6d. buy  $2\frac{1}{2}$  what will 42 l. 12s. buy?

$$\begin{array}{r} 2 \\ - \\ 39 \end{array} \qquad \begin{array}{r} 2 \\ - \\ 5 \end{array} \qquad \begin{array}{r} 20 \\ - \\ 852 \\ - \\ 2 \end{array}$$

$$2)218( \qquad \qquad \qquad 1704$$

$$19 \text{ Yards} \qquad 39)8520(218 \text{ fa.}$$

$$78$$

$$72$$

$$39$$

$$330$$

$$312$$

$$18$$

Sums in this Rule are proved by a Back-state, for,  
If 42 l. 12s. will buy 109 Yds, then 19s. 6d. will buy

$$\begin{array}{r} 20 \\ - \\ 852 \\ - \\ 2 \end{array} \qquad \begin{array}{r} 39 \\ - \\ 981 \\ - \\ 327 \end{array} \qquad \begin{array}{r} 2 \\ - \\ 39 \end{array}$$

$$1704 \qquad 1704)4251(2\frac{1}{2} \text{ Yards}$$

$$3408$$

$$843$$

$$2$$

$$1686$$

18 Remainder of the other

$$1704)1704(1 \qquad \text{stating.}$$

$$...0$$

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If you would learn at what rate you may sell your Goods by Retail, so as to make a proposed Gain by the Whole, add the Money you would gain to the Sum the whole Goods cost you, and state your Question thus: If the whole be sold for the Total of the Cost and Gain, what must any Part?

E X A M P L E.

If I would by selling 32 Yards of Broad-Cloth, which cost me 40*l.* gain 5*l.* for what must I sell it per Yard?

If 32 Yds. be sold for 45*l.* what will one Yard?

$$\begin{array}{r}
 & & 1 \\
 & 32)45(1\text{ }l. \text{ }8\text{ }s. \text{ }1d.\frac{1}{2} \text{ facit.} \\
 40\text{ }l. \text{ Cost} & 32 \\
 5 \text{ Gain} & - \\
 \hline
 45\text{ }l. & 13 \\
 & 20 \\
 \hline
 & 32)260(8 \\
 & 256 \\
 \hline
 & \dots 4 \\
 & 12 \\
 \hline
 & 32)48(1 \\
 & 32 \\
 \hline
 & 16 \\
 & 4 \\
 \hline
 & 32)64(2 \\
 & 64 \\
 \hline
 & 0
 \end{array}$$

Or if Damage has happened to the Cloth, and 5*l.* has been lost by the whole, then 5*l.* must have been subtracted from the Cost, and the Remainder made the second Number as before.

If

If you would barter or exchange your Goods for others, first find the Value of your own, and then set what Quantity of the others the sum will purchase.

E X A M P L E.

What Quantity of Pepper at 3s. 6d. per lb may I have in exchange for 426 C. of Tobacco at 5s. per C.?

First, If 1 C. — 5s. — 426 C.

$$\begin{array}{r} 53 \\ \hline 1278 \\ 2130 \\ \hline 22578 \\ \hline 11284.18s. \end{array}$$

Then, if 3s. 6d. — 1 lb. — 11284.18s.

$$\begin{array}{r} 2 \\ \hline 7 \\ \hline 22578 \\ 2 \\ \hline 7)45156(6 \\ \hline 6450 \text{ Answer} \end{array}$$

Some Statings, whose Numbers happen to be even, may be much shortened, by dividing their first and second, or first and third Numbers, by any Figure so that nothing may remain. As for Instance.

If

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If 19200*l.* would pay 500 Men, How many would

$\{ 17664*l.*$

Divided by 6) 192|00(

Divided by 6) 2944

Divided by 4) 32

Divided by 4) 736

8

5

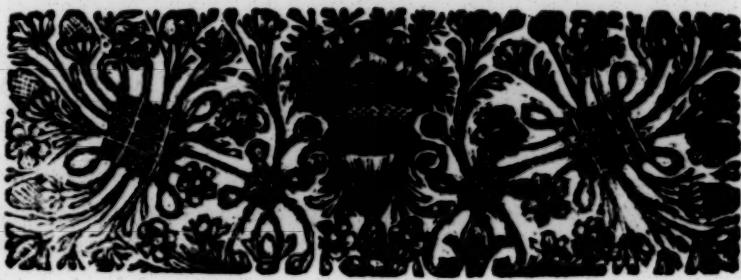
The Reason of this is founded in Vulgar Fractions.

Answer 460 Men

*The End of Part I.*



T H E



THE  
Tradesman's Director.

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PART II.

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*A plain System of BOOK-KEEPING, in a new Method, more easy and useful than any extant.*

HE Use and Importance of keeping, in a proper Manner, an Account of Proceedings in Trade, are demonstrably so great, that the Reason of Mankind, unassisted by Experience, would naturally form Arguments in its Favour ; for, in our Dealings with one another, many Things arise that the Memory could not bear a proper Record of, as they surpass all Powers and Faculties of that useful Instrument, by their complex Relation and Circumstances : it is therefore no wonder, that Book-keeping, or exact Accounts of our Transactions in Trade, should be reckoned a Science worthy the greatest

greatest Attention, as affording to the World and to our own Minds a Satisfaction that can be reaped no other way.

The Variety of Authors that have wrote on this Subject, have still left some Methods untried ; they have either wrote for too high Subjects, *viz.* barely for Merchants, or have treated it, when they have endeavoured to render it more familiar, in too mercantile a Manner, and not stooped it, if we may be allowed the Expression, to the Level of the Capacities they were to inform, where the professed Attempt has been only to enlighten and instruct the retail Dealer and common Tradesman.

It is hence that few have improved upon the *Italian* Method of Book-keeping : The *Italians*, who were great Merchants at the Time when their Method first obtained in *Europe*, knew nothing of any inferior Dealings, as that of Shopkeepers and petty Chapmen ; and those that have pretended to render it familiar to them, have, as before said, still retained so much of the mercantile Method and Stile, as to render themselves very little intelligible to their Capacities, and from thence may be derived this Treatise ; which pretends to introduce a Species of Book-keeping, practicable and useful to all, but in a more particular Manner calculated for the *London* and Country Retailer, and those that have no manner of occasion for any Thing more, than to keep an unperplexed and intelligible Account of their Affairs ; by which they can satisfy themselves, and those they deal with, and their Accounts become legal Witnesses in any Dispute that may arise, relative to the Property they are possessed of in the way of Trade.

*Book-keeping* may be said to be the Art of stating our Accompts, so as properly to exhibit the Condition of our Affairs ; and to inculcate this Art, is our Design, and for that Purpose discarding some Books as unnecessary, which are generally used, we confine ourselves to the following Set, *viz.*

1. The *Stock-Book*, which not only shews all the Goods in Trade a Person is possessed of; but from whom received, and the Price of every Article or Parcel, and by the Method prescribed, an immediate Account of the Increase or Decrease of his Goods.

2. The *Cash-Book*, which is an Account of all Monies paid or received, and on what account.

3. The *Day-Book*, or Journal, in the Order of Time, of every Thing paid and received or delivered out of Stock.

4. The *Ledger*, where not only every Man's Account is fairly entered, from the preceding Books, but in a concise and general Manner, referring to the other Books for Particulars.

Now all these Books will be found to corroborate and strengthen each other, and to contain every Thing that a Tradesman is possessed of, which may be said to be comprised in these three Articles.

Goods in the Shop or Warehouse.

Money in Cash.

Debts abroad, owing to him, or by him to others.

It may very well be insisted upon, that without a regular Account kept of these Articles, a Man wanders blindfold through Life, and has no true Standard to proceed upon; and if in his Life-time he is so surprisingly prosperous or lucky, as to do without such Exactness, yet he must at his Death convince his Administrators or Executors, that he has not taken a proper Way to prevent Law-suits, Quarrels and Contentions amongst those he has left Heirs to his Effects, as his Circumstances must be ever uncertain, if his Books have not been well kept. Now it is well known, many small Dealers subject themselves to these and worse Imputations or Dilemmas, by that mean, idle and unartificial manner of entering and crossing their Accounts, as they are contracted or discharged, by which they have no Retrospect into their past Transactions, and can only say they have dealt so long; but neither estimate their Profit or Loss, or live in effect otherwise than from Hand to Mouth, in a large Sense of the Phrase. Nay, many Tradesmen do not even

even comply with that laudable Custom of taking once every Year an Account of Stock; and why? because for want of their keeping a proper Accompt of their Ingoings and Outgoings, they are unable to reap any Satisfaction; and from this there are many of them deterred, by coming into Trade without a previous Knowledge of the Science of *Book-keeping*, and by finding any Attempt to acquire such Knowledge attended with insuperable Difficulties in advanced Life, and the Methods prescribed such as are more extensive than their way of Dealing requires. An Attempt then like this to make them easy in their Affairs, by a facile and less intricate Method, must surely meet with Acceptance from them; a Method that any Person who has been taught only to read and write, may come into readily, and that will require no more Leisure to pursue, than such as the common Pauses, or breathing Times of Busines will allow: A Method that will every Day give them an Insight into the State of their Affairs, as to Profit and Loss, and make a Pleasure of the Toil of Trade.

After having said so much as to the Matter in general, we shall now descend to exemplify our particular Method, intermingling such Notes as are necessary throughout.

In our *Stock-Book* we apply two Pages, opposite to each other, commonly called a *Folio*, to each Person we deal with, in which every Parcel received is entered directly, with the Sum Total to which it amounts; and as this is also as an Inventory of all the Goods we have in Trade, so we, by means of References to the *Day-Book*, discover how these Goods have decreased, either by being sold for ready Money, or upon Trust, by consulting that Book, which may be done daily or weekly, as Opportunity serves, and only requires a Remembrance, as said above, of directly entering the Goods or Parcels received, and adding the Page of the *Day-Book* in a Column made on purpose, when any are sold or delivered out in any Quantity.

The following is the Form, and at once serves for a Book of Parcels also, and every Dealer's Account.

1754. June 12,	Stock Dr.	1754. June 12,	Stock Cr.
	To <i>W<sup>m</sup>. Price</i> Gro- cer in <i>London</i> .		1.   s.   d.
	A Parcel, by the Carrier.	By a Bill sent him on <i>H. and Company.</i>	
Day-Book	—	—	9   15   0
5, 6, 7, 8.	—	—	—
			—

These we suppose two opposite Pages, appropriated to our Dealings with *William Price*, and when any of these Goods are sold, it is only adding the Page where in the *Day-Book* it is put down, which we will suppose in Pages 5, 6, 7, 8, &c. and that will exhibit each Article as it is sold, with the Profit, as we shall shew hereafter, and may more easily be done if the Retailer will Mark his Goods as directed in Chap. XV. of Part I.

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Our *Stock-Book*, it is plain, is dependant on all the Books, but the *Day-Book* more particularly, in which is a regular Detail of what is received or paid, and delivered out, under every Day in the Week, and when we would see how much of a Parcel or Quantity of Goods are sold, it is only turning to the Pages referred to, in the *Day-Book*, in the second Column of the *Stock-Book*, which if every Day care is taken to insert, will give a full State of what the Tradesman has remaining in his Shop or Warehouse, as will hereafter be fully made apparent.

The *Day-Book* is a Journal of every Transaction in Trade, except of the Receipt of Goods, entered in the Order of Time, in which it occurs; in which we propose, by double Columns, to give a true Account every Day, of what Profit is made in Trade, and it is furnished (though the *Cash-Book* and *Ledger* are posted from it) with no Columns for References to either, because as this is the Proof to each, it seems only requisite that both those Books should refer to the *Day-Book*, and not the *Day-Book* to them; as every time it is posted up, it is, as it were, cancelled from further use so far, unless called to witness in a disputed Account.

The *Cash-Book* contains, as before said, an Account of all the Money paid or received, with References to the *Day-Book* and *Ledger*.

The *Ledger*, or principal Book, which takes its Name from an *Italian* Word signifying Art or Dexterity, will not only exhibit all the Trader's Accompts, but refer to every Transaction recorded in the *Day-Book* and *Cash-Book*, and is supposed to be the Standard of all his Affairs, for in this Book is a faithful Record of all his Dealings, both as Debtor and Creditor.

If we, for the Sake of being better understood, drop some Terms of Art in this Science, for others more familiar, we hope it will not be looked upon as an Imperfection, considering who we write to; as for Instance, instead of the Word *Folio*, we shall throughout use the Word *Page*, and in all Cases where an Accompt can be made Personal, we shall do it, notwithstanding

withstanding it is not justified by common Practice or mercantile Usage.

It is proper to observe, that where we cannot depart from it, we shall fall into the usual Method of regarding this general Rule, *viz.*

What you receive, or the Person receiving, is made *Debtor*.

What you deliver, or the Person delivering, is made *Creditor*.

As no Person can be ignorant of the Import of such common Terms, as *Debtor* and *Creditor*, or need have the Words Column, Line of Separation, and other Lines defined to him, which takes up some Pages in other Books, we shall chuse rather to give him an Example of keeping a Set of our Books for one Month, with proper Notes for Explanation, where needful; for nothing can more fully instruct than Demonstration of that Sort, which is superior to many Pages of Rules, and an Imitation of what is laid before them, which may be applied to every Business, more easy than a long Detail of Precepts.

If any Person used to another Method of keeping their Books, should be willing to discard it and take up this, it would be necessary to bring all his Accompts together, and begin his *Stock-Book* with an Inventory of what he is possessed of, which will consist of four Articles, *viz.*

Ready Money.

Goods in the Shop or elsewhere.

Debts owing to him.

Debts owing by him.

And his Goods must be valued, with all Costs of Carriage, &c. to ascertain their present Value. The Debts owing to or from the Dealer must be taken from the Ballance of his Accomp<sup>t</sup>, with each Person in the Book he formerly used, and the Debts due to him be placed first.

But

But if the Person be a Beginner, his Inventory will consist but of a few Articles, being the ready Money he had from one or more Sources to begin his Trade with.

We shall pitch upon the Method suited to the old Dealer, which will be as instructive to the Beginner.

The Title of the *Stock Book*, fairly wrote at the Top of the first Page, and also on the Cover should be,

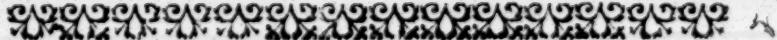
*Stock Book, of Goods in Hand, and Goods bought by William Minshull, Grocer, at Lynn Regis in the County of Norfolk.*

S T O C K.



S T O C K-B O O K.

I 755.



*Note,*

Note, In taking the Inventory from his old Book of what is owing to or by him, he should refer to the Pages in it, that he may be able to turn back to it, when called upon either to pay or receive.

The first Page or Pages of the Stock-Book contains, *viz.*

*The Inventory of William Minshull of Lynn  
Regis in Norfolk, Grocer.*

Taken, *August 1, 1755.* £. s. d.

Day-Book	In Cash in hand	—	210	00	00
Page	In Goods as under				
	C. qrs. lb.	l. s. d.			
2, 3, 6, 8.	Tobacco 5 0 10 at	5 12 0			
		28 16 0			
8.	— 2 3 23 —	4 4 0			
		12 8 3			
	Sugar — 2 2 10 at	1 8 0	4	4	3
		3 12 6			
5.	— 3 3 20 at	2 16 0			
		11 0 0	14	12	6
	lb.				
1, 5.	Teas — 22 best Gr.				
	at 10 s. per lb.	11 0 0			
1, 7.	— 18 Com. D°.				
	at 7 s.	6 6 0			
1.	— 25 Bohea 6 s.	7 10 0	24	16	00
1, 3, 5, 8, 9.	Coffee 40 at 6 s. per lb.	—	12	00	00
	C. qrs. lb.				
9.	Soap 5 3 23 Duty paid at				
	2 l. 6 s. 8 d.	13 17 11	13	17	11
	Debts owing to me by the following Persons.				
	John Richards of Norwich, in old Book.	— p. 1	19	18	6
	William Yeoman of Yarmouth	5	16	1	2
	James Stockbridge of Saffham	7	26		1
			379	17	5
				I am	
			3		

*I am indebted to the following Persons.*

Page		£.	s.	d.
4	To <i>George Blakistow of Cornhill, London.</i>	43	3	2
6	To <i>Richard Rayner of Cheapside, London.</i>	32	3	4
9	To <i>William Saunders, by Note of Hand at three Months</i>	9	4	0
11	To one Quarter's Rent of my House at Midsummer last.	5	5	0
		89	15	6
	Clear Stock	290	1	11
		379	17	5

*Note.* No Exceptions must be taken against our Inexperience in the Price of Commodities, &c. All our Intent is to give a Specimen of what may be done to the greatest Exactness, and therefore in this Inventory we have confined ourselves to a small Dealer, as well as in the following Books ; which however are equally Examples to Persons that deal for Thousands a Year, and applicable to all Dealers as well as the Grocer. And now having stated Affairs, as they stood at the Time our Dealer is supposed to begin this Method, we proceed to what occurs to him in the Month of *August*, in the way of his Trade.

Stock

## Stock Dr.

*To George Blackistow, Grocer in London.*

1755	Day Book	For 2 Hhds. of Sugar, viz.	£.	s.	d.
Aug. 12,	when sold				
	Page				
	2	Nº 1. Neat 6 C. 2 qrs. 20 lb. at 1 l. 15 s. per C. £. 11 13 9			
		Nº 2. — 4 C. 3 qrs. 4 lb. at 1 l. 19 s. 8 d. per C. £. 9 9 10			
			21	3	7
15	2.	For 10 Frails Malagos 5 C. 3 qrs. at 1 l. 8 s. — £. 7 0 0			
4, 5, 9.		For 10 Loaves Doub. refin'd 2 C. 22 lb. at 3 l. 14 s. 4 d. — £. 8 3 0			
	4.	For 30 Ditto Lump 9 C. 3 qrs. 2 lb. at 2 l. 2 s. £. 20 10 3			
			35	13	3
			56	16	10

*Note.* In the second Column, as is very plain, the Pages in the *Day-Book* are set down, where any of the Commodities received are sold, and when Shop is shut, it can be no great Labour to inspect those Pages, and sum up the Total of every Article; by which the Decrease of Stock will be daily, nay hourly perceived.

## Stock Cr.

1755. Aug. 14,	Day Book when sent or paid.	Cash Book Page	Page	Stock Cr.		
				£.	s.	d.
		5	1	By a Draught on Mitchell and Com. payable at Sight. —	4	3
19		7	1	Paid to Will. Hart, by Order —	1	3
					1	2
				—	—	—
				5	6	10

Note, Here the Month's Account is ballanced and nothing remains, either on the *Debtor* or *Creditor* Side; but as there was a former Account with *George Blackistow*, the *Ledger* must be consulted for the present State of Affairs between us.

In this Credit Page, is a Column for the Page of the *Day-Book*, when Money was sent or paid, and another for the Page in the *Cash-Book*, where it is entered from thence.

F

Stock

Stock

Stock Dr.

To Richard Rayner, Tobacconist in London.

	Day Book	£	s.	d.
1755 Aug. 15,	when sold For 1 Barrel best To- and deli- bacco 2 C. 3 qrs. vered. 24 lb. at 13d. per Page lb. £. 17 19 8			
	For 1 Ditto common 1 C. 2 qrs. 10 lb. at 8d. per Pound — £. 5 18 8			
3	For 1 Ditto common 2 C. 1 qr. 11 lb. at 6d. per Pound — £. 6 11 6			
		30	9	10
19	3 To 4 lb best Scotch Snuff at 2s. per lb.	4	00	00
3	To 12 lb best Rap- pee at 2s. 2d. —	1	6	00

Note, This Accompt remains open and unballanced, see his Accompt in the Ledger.

Stock

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Stock Cr.

1755.	Day Book	Cash Book	By Payment	£.	s.	d.
Aug. 28,	Page 9	Page 1	of a Bill, at Sight, to Mr. <i>Hen-</i> <i>derson</i> of <i>Lynn</i> —	27	00	00

F 2

Stock

Stock Dr.

*To William Evans Tea-man in London.*

1755. Aug. 10,	Day Book' Page 4	For 22 lb. best Green Tea at 10 s. per lb.	£. s. d.
		For 50 lb. common D°. at 7 s. per lb.	11 00 00
		For 40 lb. Coffee at 6 s. per lb. —	17 10 00
			12 00 00
			— — —
			40 10 00

Stock



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Stock Cr.

1755. Aug. 10,	Day Book Page	Cash Book Page	By an Over- charge, in the com- mon Tea, of 6 d. per lb. —	£. s. d.		
				1	5	00
	26	8	1 By Cash paid to William Hewitt his Rider —	39	5	00
				—	—	—
				40	10	00

## Stock Dr.

*To sundry small Articles.*

1755.	Day Book	For 1 C. Lump Su-	£.	s.	d.
Aug. 14,	Page	gar — —	2	2	00
18	1	For 8 lb of Gun- powder at 1s. 6d. per lb. — —	00	12	00
20		For a paring Shovel	00	1	8
23		and 3 Brooms —	00	5	1
		For 3 empty Casks	00	5	1

Stock

Stock Cr.

1755.	Day Book Cash Book	Page	1	By Cash for	£.	s.	d.
Aug. 14.				1 C. Lump			
				Sugar —	2	2	00
18		1		By Cash for			
				8 lbs. Gun- powder —	00	12	00
20		1		By Cash for a			
				Shovel and			
				3 Brooms	00	1	8
23		1		By Cash for 3			
				empty Casks	00	5	1

*Note.* In the Stock-Book some latter Pages should be appropriated, to such small Articles as may be occasionally and unexpectedly wanted.

*The DAY-BOOK, containing the daily Transactions in Trade,  
of William Minshull, Grocer of Lynn in Norfolk.*

*Lynn, August 1, 1755.*

		Price sold at	Pr. bought at
		£. s. d.	£. s. d.
By Mary Milward his Maid.	To Mr. T. Mar- sion, 2 lb. Green Tea — — —	01 04 00	01 00 00
By my Maid to the Carr.	To Rich. Johnson, Esq; 1 lb. Bohea Tea — — —	00 7 00	00 6 00
	— — —		
By himself	To F. Randolph, 6 lb. Gunpow- der — — —	00 10 00	00 3 00
By my Man	To Humph. Miles 1 lb. $\frac{1}{2}$ Coffee — — —	00 11 3	00 9 0
By himself	To Lancelot All- g ad 1 lb. com- mon Green Tea — — —	00 8 00	00 7 00
	— — —		
By herself	To Mrs. Diana Merry 8 lb. best Green Tea — — —	4 16 00	4 00 00
To herself	To Mrs. Rachael Perkins 4 lb common D <sup>o</sup> . — — —	1 12 00	1 8 00
	— — —		
	£ 9 8 3	£ 7 13 0	

Brought

Price sold at Pr. bought at

	Brought over.—	£.	s.	d.	£.	s.	d.		
By himself	— 4 —	9	8	3	7	13	00		
	To John Ackers, 28 lb of Tobacco at 1s. 4d.	1	17	4	1	10	4		
By my Man	To Richard Hinckaw 5 Frails Malagoes, 2 C 3 qrs. 14 lb. at 1 l. 10 s. per C.	4	2	6	3	17	00		
	— 5 —								
	To sundry Persons for ready Money as appears by Cash in the Till.	6	5	4	4	10	2		
	Received of John Richards of Nor- wich, on Ac- count —								
By the Boat of W. Ewer	10 10 00								
	— 6 —								
	To Mr. Huijs Chandler at Swaffham, one Hoghead of Sugar & C 2qrs. 20 lb. at 1 l. 18 s.	13	4	00	11	3	9		
	Sold for ready Money to sun- dry Persons as by Cash in the Till.	1	8	4	1	4	2		
	— 7 —								
		£.	46	15	9	£.	29	18	5

		Price sold at	Pr. bought at
		£. s. d.	£. s. d.
Brought over		£ 46 15 9	£ 29 18 5
— 7 —			
To sundry Persons for ready Money —		4 3 2	3 19 8
Received of W. Yeoman of Yarmouth on Account. —		6 6 00	
— 8 —			
By Order to William Hart.	To Rickard Henshaw 3 lb. Tobacco at 1 s. —	00 3 00	00 1 4
	To Ditto 8 lb. Coffee at 7 s. —	2 16 00	2 8 00
	To Ditto 10 lb. best Scotch Snuff at 2 s. 6 d. —	1 5 00	1 00 00
	To Ditto 3 lb. Rappee at 2 s. 8 d. —	00 8 00	00 6 6
	Deduct	£ 01 16 11 6 6 00	£ 37 13 10
		£ 05 10 11	

*Note.* The Money received or paid, is not included in the Totals, as not regarding the Profit made, but transferrable to the Cash-Book.

Brought

Price sold at Pr. bought at

	Brought over	£	s.	d.	£	s.	d.		
	9	55	10	11	37	13	10		
By his Footman George	To <i>Will. Gaines</i> , Esq; $\frac{1}{2}$ C. Doub. refined Sugar	2	00	00	1	17	2		
	To Ditto 28 lb. of Lump Ditto	00	14	00	00	10	6		
	10								
	To sundry Goods sold in the Shop	00	18	4	00	16	2		
	Receiv'd of <i>James</i> <i>Stockbridge</i> of <i>Swaffham</i> on Account —	21	16	00					
	Paid to the Order of <i>Geo. Blacki- flock</i> on Ac- count —	36	14	6					
	11								
To herself	To <i>Lady Dares</i> 8 lb. Tea at 12s.	4	16	00	4	00	00		
	Paid to <i>Richard</i> <i>Rayner</i> himself on Account	21	8	2					
	Paid <i>W. Saunders</i> in full of his Note —	9	4	00					
		£	63	19	3	£	44	17	8

		Price sold at	Pr. bought at
	Brought over	£. s. d.	£. s. d.
	<u>12</u>	63 19 3	44 17 8
	To sundries sold in the Shop to divers Persons	3 2 4	2 18 00
	To my Wife for house Expences for 1 Month	2 10 00	
	Lent Sampson Ley- nard —	00 10 00	
	<u>13</u>		
By John Bligh	To Gabriel Han- ger 4 lb. Green Tea at 12 s.	2 8 00	00 50
	To Ditto 3 lb. Coffee at 7 s.	1 00	00 18 00
	To Ditto 12 lb. Sugar at 5 d.	00 5 00	00 4 00
	To Ditto 8 lb. Double refined Sugar at 10 d.	00 6 8	00 5 4
	Paid to Captain Morris of the Betsey Brig. for Freight —	1 10 6	
	<u>14</u>	£ 7 1 2 3	£ 5 1 3 00
	Sent by Post to Geo. Blackistow a Draught on Michell and Co. at Sight —	43 4 2	

Brought

Price sold at Pr. bought at .

	Brought over	£.	s.	d.	£.	s.	d.
By his Man	15	7	22	3	5	3	00
To William Judd 40 lb. Tobacco at 10 d. —		1	13	4		1	6
Recd. of Gabriel Hanger on Ac- count —		1	10	00			
Paid a Quarter's Rent due at Midsummer last		5	5	00			
16							
To Sundries sold in the Shop this Day —		00	19	4		00	15 00
Rec. of Mr Huijh by Draught pay- able in this Town at three Days sight		10	00	00			
17							
Rec. of Richard Henshaw on Ac- count —		3	3	6			
To sundry Goods sold in the Shop		00	19	8		00	14 2
	£	7	4	7	£	5	18 10

Brought

		Price sold at	Pr. bought at
		£. s. d.	£. s. d.
	Brought over	74 4 7	53 18 10
	18		
To his Maid	To <i>Caleb Fleming</i> , Esq; 10 <sup>lb</sup> . Gr.	4 0 0	3 10 0
	Tea at 8s.		
	Lent <i>R Adams</i> on his Note for 2 Months —	8 8 0	
	19		
	Recd. of <i>Richard</i> <i>Henshaw</i> in full	4 12 0	
	Paid to <i>W. Hart</i> by order <i>Geo.</i> <i>Blackshaw</i>	13 12 8	
	20		
	To Sundries sold for ready Mo- ney —	4 2 6 $\frac{1}{2}$	3 15 8
	21		
	Recd. of <i>W. Judd</i> in full —	13 4	
	22		
	Received of <i>Mr.</i> <i>Fleming</i> in part	3 12 0	
		£ 82 17 1 $\frac{1}{2}$	£ 61 4 6

Brought

The Tradesman's DIRECTOR. III

Price sold at Pr. bought at

		£. s. d.	£. s. d.
	Brought over	82 17 1½	61 4 6
23			
	To sundry Goods sold this Day	00 18 4	00 15 00
	Received of Mr. Fleming in balance of his Account	00 8 0	
26			
By himself	To Mr. William Seward 15 lb. common Tobacco at 7 ½ per lb.	00 9 4½	00 7 6
	To 20 lb best Tobacco at 1s. 4 d.	1 6 8	1 1 8
	To sundry Goods sold for ready Money this Day and the 24th and 25th	2 14 3	2 4 4
	Pd. to Mr. Evans's Rider in full	39 5 0	
27			
By himself	To Mr. Walter Eikman 8 lb. of Coffee at 7 s.	2 16 0	2 8 00
	Received of Mr. W. Seward on Account	1 7 0	
		£ 91 19	£ 68 100

Brought

	Price sold at	Pr. bought at
	L. s. d.	L. s. d.
Brought over	91 19	68 100
28		
To Mrs Batch- ford for ready Money 1 lb.		
Soap —	00 5 00	00 4 2
Paid a Bill on Sight to Mr Henderſon on Accompt Rich. Rayner —	27 00 00	
29		
To fudry Goods fold in the Shop	1 12 2	1 8 3
30		
Received of Mr. Seward on Ac- count —	1 15 00	
31		
To Mary Williams for ready Mo- ney 1 lb. of Coffee and 2 lb. Sugar —	00 8 8	00 7 4
	— — —	— — —
	L 93 7 7	L 70 00 9
Gained in Trade this Month	70 00 9	
	— — —	
	L 23 6 10	

The foregoing *Day-Book* is so plain and self-evident, as to need very little Explanation, and is very clearly a rough Draught for the other Books, except the *Stock-Book*, which solely records the Goods received into Stock and the Money paid to the Dealers, or Goods sent in Return. As to every little Article sold in the Shop, it would be endless to keep an Accompt of their decreasing the Stock, or the Profit made by them, particularly; therefore the Till should be cast up every Night, when Business is over, the Sum put down as in Page 2, &c. and a Guess made at the prime Cost, by the Memory of the Trader, who if not all Day in the Shop himself, may soon learn what the Trade has run upon that Day principally. And here the Profit, to a very near Matter, is seen every Night, Week or Month, and a Man knows whether he is upon the Rise or the Decline in his Fortune, and if this is applied to, and his *Stock-Book* continually checked, as before directed, he cannot help reaping the utmost Satisfaction from so salutary a Method.

The

## The C A S H-B O O K.

Cash in August 1755. Dr.

Aug. 1,	S. B. D. B.	To Cash in hand as by Inventory taken this Day	£.	s.	d.	Ledger
	1. P.	210 00 00				
5	2	To J. Richards of Nor- wich, on Accomp	10	10	00	1
	3	To W. Yeoman of Yar- mouth on Account	6	6	00	1
	4	To James Stockbridge of Swaffham on Ac- count	21	16	00	2
15	6	To Gabriel Hanger on Account	1	10	00	10
16	6	To Mr. Huiſh by Draught payable the 19th	10	00	00	9
17	6	To Rick. Henshaw on Account	3	3	5	8
18	7	To R. Adams his Note for 2 Months	8	8	00	11
19	7	To R. Henshaw in full	4	12	00	8
21	7	To W. Judd in full	1	13	4	10
22	7	To Mr. Fleming on Ac- count	3	12	00	10
23	8	To Do in ballance of his Account	00	8	00	10
27	8	To Mr W. Seward on Account	1			
		Ready Money received in the Shop in August	22	17	6 $\frac{1}{2}$	
			—	—	—	
			£	306	2 10 $\frac{1}{2}$	
			185	12	9 $\frac{1}{2}$	
			—	—	—	
			119	10	1 $\frac{1}{2}$	

Cash

Cash in August. Cr.

1755.	S.B.	D.B.	By Cash to the Order of <i>G. Blackiflow</i> on Account —	£.	s.	d.	£.	s.	d.
Aug. 10				36	14	6	12	2	2
11	P. 4		By Cash to <i>R. Rayner</i> on Account —	21	8	2	3		
			4 By Cash to <i>W. Saun- ders</i> in full of his Note —		9	4 00		3	
12	5		To my Wife —	2	10	00			
	5		Lent <i>S. Leynard</i> —	00	10	00			
13	5		By Freight to Capt. <i>Morris</i> —	1	10	6			
14	P. 2		By Cash for a Draught on <i>Mitchel &amp; Co.</i> at London —	43	4	2	2		
	2		By D <sup>o</sup> . to <i>W. Hart</i> by Order of <i>Geo.</i> <i>Blackiflow</i> —	13	12	8	2		
	5		By D <sup>o</sup> for Lump S.	2	2	00			
	5		By D <sup>o</sup> . for Sundries necessary —	00	18	9			
15	6		A Quarters Rent	5	5	00			
18	7		By Cash to <i>R. Adams</i> on his Note —	8	8	0	11		
26	4		By D <sup>o</sup> . to <i>W. Hewitt</i> on Account of <i>W.</i> <i>Evans</i> —	39	5	00	4		
28	3		By D <sup>o</sup> . for a Bill on Sight on Account <i>R. Rayner</i> —	27	00	00			
				186	12	9			
			Ballance carried for- ward —	119	10	1 1/2			
				£	306	2 10 1/2			

*Note.* The Cash to the Wife, what was lent to *Leynard* and the  
Quarter's Rent, are not carried to Accomp't in the *Ledger* as too  
trifling, and the Record in the *Cash-Book* and *Day-Book* being  
sufficient.

The

The *Cash-Book* is a regular Accomp<sup>t</sup> of all Monies received, or issued out, further Particulars being referred, in 3 Columns, to the *Stock-Book*, *Day-Book* and *Ledger*, as is very easily perceived, and the *Cash-Book* should be posted every Day; because by inspecting it, in a Minute the Trader can tell the Strength and Condition of his ready Money Abilities, upon any Call or Emergency.

*Memorandum.* The *Cash-Book* and Bag should always agree in their Contents.

THE  
L E D G E R  
WITH AN  
ALPHABET.

Mr.

118 *The Tradesman's DIRECTOR.*

Mr. John Richards of Norwich. Dr.

1755.	Aug. 1,	To ballance in the old Book, Page 1 —	£.	s.	d.	D.B.	C.B.
			19	18	6		

Mr. William Yeoman of Yarmouth. Dr.

1755.	Aug. 1,	To ballance in the old Book, Page 5 —	£.	s.	d.	D.B.	C.B.
			10	14	2		

*Note.* The Accompts that are not ballanced, may be called open Accompts, as no Settlement has been made, and further Dealings first expected.

Per Contra Cr.

1755.	Aug. 5, By Cash on Accompt	L.	s.	d.	D.B.	C. B.
		10	10	00	P. 2	P. 1

Per Contra Cr.

1755.	Aug. 7, By Cash on Accompt	L.	s.	d.	D.B.	C. B.
		6	6	0	P. 3	P. 1

*Note.* The two last Columns are References to the Pages in the *Day-Book* and *Cash-Book*, from whence these Articles are drawn; for the Ledger is in short, in a small Compass, all the other Books together; but on occasion must be proved by them, as to Particulars.

Mr.

120 *The Tradesman's DIRECTOR.*

Mr. James Stockbridge of Swaffham. Dr.

1755.		L.	s.	d.	D.B.	C. B.
Aug. 1,	To ballance in the old Book, Page 7 —	26	14	1		

Mr. George Blackiflow of London. Dr.

1755.		L.	s.	d.	D.B.	C. B.
Aug. 10,	To Cash according to his Order —	36	14	6	P. 4	P. 1
14	To a Draught on Mitchell and Blackiflow at sight	43	4	2		
19	To Cash to Will. Hart, by Order —	13	12	8		
		L	93	11	4	

Per

## Per Contra Cr.

1755.		£.	s.	d.	D.B.	C. B.
Aug. 10,	By Cash received on Ac- compt	21	16	00	P. 4	P. 1

## Per Contra Cr.

1755.		£.	s.	d.	D.B.	C. B.
Aug. 1,	By ballance against me in the old Book, Page 4	43	3	2		
12	By a Parcel of Sugar, See Stock-Book, p. 2	21	1	7		
15	By 3 other Parcels, Seed.	35	13	3		
		—	—	—		
		£	100	00	0	
			93	1	4	
		—	—	—		
	Remains to ballance	£	6	8	8	

122 *The Tradesman's DIRECTOR.*

Mr. Richard Rayner of London. Dr.

1755.		L.	s.	d.	D.B.	C.B.
Aug. 11,	To Cash paid him on Ac- compt —	21	8	2	P.	P. 1
28	To D <sup>o</sup> . in payment of a Bill at sight —	27	00	00		1

William Saunders. Dr.

1755.		L.	s.	d.	D.B.	C.B.
Aug. 11,	To Cash in full for his Note —	9	4	00	P. 4	P. 1

P. 1

Per Contra Cr.

1755.		£.	s.	d.	D.B.	C.B.
Aug. 1,	By ballance in the old Book, Page 6 —	3	2	3	4	
15	By a Parcel of Tobacco, see Stock-Book, p 3.	3	0	9	10	
19	By a Parcel of Scotch & Rappee Snuffs, D°.	5	6	00		

Per Contra Cr.

1755.		£.	s.	d.	D.B.	C. B.
Aug. 1,	By Note of Hand at 3 Months, see old Book Page 9.		9	4	00	

G 2

William

*William Evans of London. Dr.*

1755.		L.	s.	d.	D.B.	C.B.
Aug. 10,	To an Over-charge, see Stock-Book, Page 4	1	5	00		
	To Cash paid to Will. Hewitt —	39	5	00		
		—	—	—		
		L	40	10	00	
		—	—	—		

Forty Pounds Ten Shillings.

*Note, When an Accomp is evened, like this, it would be proper to write the Sums under, in Words at length.*

*Mr. Thomas Marston of Lynn. Dr.*

1755.		L.	s.	d.	D.B.	C.B.
Aug. 1,	To 2 lb. best Gr. Tea	1	4	00	P.	1
		—	—	—		
		—	—	—		
		—	—	—		

Per

The Tradesman's DIRECTOR. 125

*Per Contra Cr.*

1755.	Aug. 10.	£	s.	d	D.B. C. B.
	By 22 lbs. Green Tea at 10s. See Stock-Book, Page 4 —————	11	00	00	
	By 50 lbs. common D°. at 7s. See D°.	17	10	00	
	By 40 lbs. Coffee at 6s. See D°. —————	12	00	00	
		—	—	—	
		£	40	10	00

Forty Pounds Ten Shillings.

*Per Contra Cr.*

1755. £ s. d. D.B. C. B.

126 *The Tradesman's DIRECTOR.**Richard Johnson, Esq; of Stoke Damerell. Dr.*

1755.		£.	s.	d.	D. B.	C. B.
Aug. 1,	To 1 lb. Bohea Tea	00	7	00	P.	1

*Richard Randolph of Lynn. Dr.*

1755.		£.	s.	d.	D. B.	C. B.
Aug. 2,	To 6 lb. of Gunpowder	00	10	00	P.	1

Per

*The Tradesman's DIRECTOR.* 127

*Per Contra Cr.*

1755.		£.	s.	d.	D.B.	C. B.

*Per Contra Cr.*

1755.		£.	s.	d.	D.B.	C. B.

G 4

Humphrey

*Humphry Miles. Dr.*

1755.			£.	s.	d.	D.B.	C. B.
Aug. 2,	To 1 lb. and $\frac{1}{2}$ of Coffee	00	11	3		P. 1	

*Lancelot Allgood. Dr.*

1755.			£.	s.	d.	D.B.	C. B.
Aug. 2,	To 1 lb. common Green Tea - - - - -	00	8	00		P. 1	

*Per*

*The Tradesman's DIRECTOR.* 129

*Per Contra Cr.*

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1755.		L.	s.	d.	D.B.	C. B.

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*Per Contra Cr.*

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1755.		L.	s.	d.	D.B.	C. B.

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130 *The Tradesman's DIRECTOR.*

Mrs. Diana Merry. Dr.

1755.		L.	s.	d.	D. B.	C. B.
Aug. 3,	To 8 lb. best Green Tea	4	16	00	P.	1

Mrs. Rachael Perkins. Dr.

1755.		L.	s.	d.	D. B.	C. B.
Aug. 3,	To 4 lb. common Green Tea	1	12	00	P.	1

P. 1

*The Tradesman's DIRECTOR.* 131

*Per Contra Cr.*

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1755.		£.	s.	d.	D.B.	C.B.

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*Per Contra Cr.*

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1755.		£.	s.	d.	D.B.	C.B.

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132 *The Tradesman's DIRECTOR.*

Mr. John Ackers. Dr.

1755.		£.	s.	d.	D.B.	C. B.
Aug. 4,	To 28 lb. of Tobacco at 1 s. 4 d. — —	1	17	4	P. 2	

Richard Henßaw. Dr.

1755.		£.	s.	d.	D.B.	C. B.
Aug. 4,	To 5 Frails Malagos 2C. 3 qrs. 14 lb. at 1l. 10s. per C. — — —	4	2	6	P. 2	
8	To 3 lb. of Tobac. at 1s. 00	00	3	00		3
	To 8 lb. of Coffee at 7s. 2 16	00				3
	To 10 lb. Scotch Snuff at 2s. 6d. — —	1	5	00		3
	To 3 lb. Rappee Ditto at 2s. 8d. — —	00	8	00		3
		£	7	15	6	

Seven Pounds, Fifteen Shillings and Sixpence.

*Per Contra Cr.*

1755.		£.	s.	d.	D.B.	C. B.

*Per Contra Cr.*

1755.		£.	s.	d.	D.B.	C. B.
Aug. 17,	By Cash on Accomp	3	3	6	P. 6	P. 1
19,	By D <sup>o</sup> . in full — —	4	1	00	7	1
		£	7	15	6	

Seven Pounds, Fifteen Shillings and Six-pence.

Mr.

134 *The Tradesman's DIRECTOR.*Mr. *Huijb* of *Swaffham*. Dr.

1755.		£.	s.	d.	D. B.	C. B.
Aug. 6,	To 1 Hogshead of Sugar	13	4	00	P. 2	

*William Gaines, Esq;* Dr.

1755.		£.	s.	d.	D. B.	C. B.
Aug. 9,	To a Parcel of Sugars	2	14	00	P. 4	

*Lady Isabella Dacres.* Dr.

1755.		£.	s.	d.	D. B.	C. B.
Aug. 11,	To 8 lb. of Tea at 12s.	4	6	00	P. 4	

Per

*The Tradesman's DIRECTOR.* 135

*Per Contra Cr.*

1755.	Aug. 16, By Draught at 3 Days sight	£	s.	d.	D.B.	C.B.
	—	1000	00		P. 6	P. 1

*Per Contra Cr.*

1755.	£	s.	d.	D.B.	C.B.

*Per Contra Cr.*

1755.	£	s.	d.	D.B.	C.B.

*Gabriel*

*Per*

136 *The Tradesman's DIRECTOR.**Gabriel Hanger. Dr.*

1755.		L.	s.	d.	D.B.	C.B.
Aug. 13,	To 4 lb. Green Tea at 12s. — — —	2	8	00	P. 5	
	To 3 lb. Coffee at 7s.	1	1	00		5
	To 12 lb. Sugar at 5d.	00	5	00		5
	To 8 lb. Double refined Sugar at 10d. —	00	6	8		5

*Mr. William Judd. Dr.*

1755.		L.	s.	d.	D.B.	C.B.
Aug. 15,	To 40 lb. Tobacco at 10d. per lb. — — —	1	13	4	P. 6	

*Caleb Fleming, Esq; Dr.*

1755.		L.	s.	d.	D.B.	C B.
Aug. 18,	To 10 lb. of Green Tea at 8s. — — —	4	00	00	P. 7	

Four Pounds.

*Per Contra Cr.*

1755.	Aug. 15,	By Cash on Accompt	£.	s.	d.	D.B.	C.B.
			1	10	0	P. 6	P. 1

*Per Contra Cr.*

1755.	Aug. 21,	By Cash in full —	£.	s.	d.	D.B.	C.B.
			1	13	4	P. 7	P. 1

*Per Contra Cr.*

1755.	Aug. 22,	By Cash on Accompt	£.	s.	d.	D.B.	C.B.
			3	12	00	P. 7	P. 1
	23	By Ditto in full —	00	8	00	8	1
			—	—	—		
			£.	4	00	00	

Four Pounds.

*Richard*

138 *The Tradesman's DIRECTOR.**Richard Adams. Dr.*

1755.			L.	s.	d.	D.B.	C.B.
Aug. 18.	To Cash lent him on his Note at 2 Months		8	8	00	P. 7	P. 1

*Mr. William Seward. Dr.*

1755.			L.	s.	d.	D.B.	C.B.
Aug. 26.	To a Parcel of Goods		1	16	0 $\frac{1}{2}$	P. 8	P. 1

*Mr. Walter Eikman. Dr.*

1755.			L.	s.	d.	D.B.	C.B.
Aug. 27.	To 8 lb. of Coffee at 7s.		2	16	00	P. 8	

P<sub>67</sub>

*Per Contra Cr.*

1755.	Aug. 18, By a Note of Hand at 2 Months — —	£.	s.	d.	D. B.	C. B.
		8	8	00	P. 7	P. 1

*Per Contra Cr.*

1755.	Aug. 27, By Cash on Accompt 30 By D <sup>o</sup> . on D <sup>o</sup> . — —	£.	s.	d.	D. B.	C. B.
		1	7	00	P. 8	P. 1
		00	9	00	9	1

*Per Contra Cr.*

1755.		£.	s.	d.	D. B.	C. B.

The

140 *The Tradesman's DIRECTOR.*

A.	E.	J.	N.	R.	W.
Ackers, John, 8 Adams, Rich. 11 Allgood, Lancelot 6	Eikman, Walter Johnson, Rich. 5 Judd, William 10	Judd, William 10	Randolph, Rich. 5 Rayner, Rich. 3 Richards, John 1		
B.	F.	K.	O.	S.	X.
Blackjew, Geo. 2	Fleming, Caleb 10			Saunders, Will. 3 Stuart, Will. 11	
C.	G.	L.	P.	T.	Y.
	Gains, Will. 9		Perkins, Rach. 7	Stockbridge, James 2	Yoman, Will. 1
D.	H.	M.	Q.	U.	Z.
Davies, Lady 9	Hanger, Gab. 10	Marston, Tho. 4			
	Henklein, Rich. 3	Merry, Diana 7			
	Huijlk, Mr. 9	Miles, Humpb. 6			

As

As to little Niceties and Distinctions that may arise in Book-keeping, few of them occur in the Retail way of Dealing, and therefore we shall not burden whole Pages to solve them as is the Practice of other Writers.

To transpose an Accompt is only to sum it up when the Page is full, on either side or both, and to carry the Ballance forward to a new Page or opening, as thus,

Mr. W. Evans Dr. *Per Contra Cr.*

To ballance in Page 4, £. 3 os. od. or whatever it is, &c. which opens a new Accompt.

We might exhaust also a Chapter or two, with Directions for ruling the Books, and describe every Column and Figure; but any Stationer, by a Pattern, will perform the First, and as to the Latter, here are the Pictures laid before the Reader: The Design of this Book was to throw aside all Superfluity and Tautology, and I hope we have executed it to the Purpose.

Our Stock-Book, is, as managed by this Method, a constant Inventory of Goods in Trade, and an Account of our Concerns with every Dealer.

The Cash-Book is a State of our Money Affairs, regularly pursued.

Our Day-Book is a Journal of all Proceedings except the Receipt of Goods, and

Our Ledger comprises a general and warrantable Summary of all three, and consequently, at one View, a State of all that is owing to us or by us. In it we have omitted all Perplexities, which are the Puzzles of Book-keeping, and, therefore, to be more familiar and intelligible, have posted some Accompts in a quite different Way than usual, as see the Accompts of Blackiflow, Evans, &c, &c.

As to the Nature and Uses of the *Ledger*, they are by this time so familiar to the Reader, that more need scarcely be said; and perhaps we claim some Merit to ourselves, in not over-burdening the Memory with many Rules and Observations, seeing, if he will sit

down

down and examine our Set of Books, he will not need any thing more, than thorough Inspection, to see their Utility. 'Tis the saying so much, and trusting so little to the Reader's Ingenuity, that has crowded so many Treatises of this sort with useless Matter, when if he were left to find out some Things himself, his Wit wou'd be sharpened, and he made more dexterous in his Art; but as the Case has been managed, the Writers have confused themselves, and then made a great Pother to confuse their Readers.

The Busines of Posting the *Stock-Book*, *Day-Book*, and *Cash-Book*, into the *Ledger*, which may be called a general System of a Man's whole Concerns, should be performed every Day or Week at farthest, and to perform it, only mind how it is done in the preceding Books, for that will be found sufficient. leaving a Mark against every article, when posted, that you may know what are posted and what not, as you see in the *Day-Book*, this oblique Stroke against each Article.

That we have not filled up our Books with a greater Number of Articles, but left them open and unincumbered, appears to us an Advantage; for a Problem, wherein the Diagrams are crowded with Marks and Letters, is certainly not proper for the initiating of a young Beginner in Geometry, but would rather frighten him from his Pursuit; as we know a Multiplicity of Rules and crowded Books, have kept the young Tradesman from the Pursuit of Book-keeping.

As it is, upon the whole, we hope for the Favour of the Public, and what Faults are objected, will be chearfully altered in any future Impression.

THELES for the Purchase of Lives, of Annuities, and Leases of Lands or Houses.

THE Way of Purchasing by Lives was commonly to reckon one Life as a Lease of 7 Years, two Lives as a Lease of 14 Years, and three Lives as a Lease of 21 Years: But this way seeming unequal, there is another Way which is more agreeable to Reason, and it is this, *viz.* for every Life to decrease one Year, as if one Life be reckoned as a Lease for 10 Years, then two will be as a Lease of 19, and three as a Lease of 27 Years, &c. so that at 7*l. per Cent.* one Life is reckoned worth a little above 7 Years Purchase, two Lives 10 Years, 1 Quarter, and 1 Month's Purchase, &c. as the Table for Purchasing of Lives sheweth.

So if you reckon one Life as a Lease of 9 Years, then two will be as a Lease of 17, three as a Lease of 24, &c. as is evident by the Table; and one Life will be worth above 6 Years and 2 Quarters Purchase; two Lives 9 Years, 3 Quarters Purchase; three Lives 11 Years, 1 Quarter, 2 Months and 6 Decimal Parts, Purchase, &c.

So if one Single Life be reckoned as a Lease of 12 Years, then two will be as a Lease of 23, three as a Lease of 33 Years, &c. so that at 6*per Cent.* one Life is worth above 8 Years and a Quarter's Purchase, two Lives above 12 Years and a Quarter's Purchase, &c. as the Table shews.

Now suppose any of those Persons which have their Lives upon an Estate should die, to take in others to make up the Number again: Example, Suppose there be three Lives upon an Estate, which at 7 Years Purchase for the first Life, are valued at almost 12 Years Purchase, and as a Lease of 27 Years, at 7*l. per Cent.* and if one of these Persons should die, what must be given to make up the Number again? Then I say, one Life which is dead was a Lease of 10 Years, and therefore to take in a new Life, I may reckon

reckon 10 Years of the 27 lapsed, and so take as it were a Fine for renewing 10 Years lapsed in a Lease of 27 Years: Now to find this Fine, I take the Sum of the Reversions for 10 Years, counting 27 as 1, 26 as 2, 25 as 3, &c. and so I find the Sum to be 21. 4s. 5d. 2*q.* that is 2 Years and almost 1 Quarters Purchase, which I may take for renewing or taking in a new Life; so if two Lives be dead, I may reckon 19 Years lapsed in a Lease of 27 Years, and find the Sum of the Reversions for 19 Years, for a Fine for taking in two Lives: But if there be 4 Lives upon the Estate then at 7*l. per Cent.* and at 10 Years for one Life, they will be reckoned as a Lease for 34 Years, and so I must begin at 34 to sum the Reversions, or at 30 if one Life be reckoned as a Lease of 6 Years; and then if one Life be dead, I must reckon 9 Years lapsed in a Lease of 30 Years; if two Lives are dead I must reckon 17 Years lapsed in the same Lease, and if 3 are dead I must reckon 24 lapsed: So at 6*l. per Cent.* reckoning 1 Life as a Lease of 12 Years, 3 Lives are as a Lease of 33 Years, and so if 1 of these Lives be dead, I may reckon 12 Years lapsed in a Lease of 33 Years, if 2 Lives are dead, I may reckon 23 Years lapsed in the same Lease, and begin at 33 to sum the Reversions, under 6*l. per Cent.* because the Lives are valued according to the same Rate of Interest. This being understood, it will not be difficult to do the like for any other Number of Lives, and at other Rates of Interest, and Number of Years for 1 Life; for you may by the Table for purchasing of Leases, &c. make Tables for purchasing of Lives according to what Rate of Interest you think is most convenient; as suppose you reckon one Life as a Lease of 10 Years, and you would have 5*l. per Cent.* profit, then what will be worth 7 Years and almost 3 Quarters Purchase, but at 8*l. per Cent.* it is worth but 6 Years, and almost 3 Quarters Purchase, &c.

TABLES for the Purchasing of Lives.

What they are worth at 7 per Cent.		What they are worth at 7 per Cent.	
Dec. Parts.	2 1 6 8 2	Dec. Parts.	1 4 6 2
Months.	0 0 2 1 2	Months.	0 2 0 1
Quarters.	2 3 1 1 3	Quarters.	1 1 2 2
Years.	6 9 11 12 12	Years.	13 13 13 13
Number of Lives.	9 17 24 30 35	Number of Lives.	6 13 13 13 13
1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
10 19 27 34 40	10 19 27 34 40	10 19 27 34 40	10 19 27 34 40
6 7 8 9	45 49 52 54	6 7 8 9	45 49 52 54
Number of Lives.	1 2 3 4 5	Number of Lives.	1 2 3 4 5

What they are worth at 6 <i>l.</i> per Cent.		What they are worth at 6 <i>l.</i> per Cent.	
Dec. Parts.	6 6 6 7 7	Dec. Parts.	6 6 6 7 7
Months.	1 0 2 2 2	Months.	1 0 2 2 2
Quarters.	1 1 1 0 2	Quarters.	0 0 1 1
Years.	8 12 14 15 15	Years.	8 12 14 15 15
Number of Years.	12 23 33 42 50	Number of Years.	12 23 33 42 50
1 2 3 4 5	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
10 19 27 34 40	10 19 27 34 40	10 19 27 34 40	10 19 27 34 40
6 7 8 9	45 49 52 54	6 7 8 9	45 49 52 54
Number of Lives.	1 2 3 4 5	Number of Lives.	1 2 3 4 5

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The Table for Purchasing shews (as the rest do) the Value in Years, Quarters, Months, and Decimal Parts of a Month, and is calculated at several Rates of Interest, that so the Purchaser may use that which is most convenient for him, as in purchasing of Freehold Land, 3, 4, or 5 *per Cent.* may be enough, but for Copyhold or Leafes of Land 5 *per Cent.* for Leafes of Land and good Houses 6 *per Cent.* and for Leafes of ordinary Houses 8 or 10 *per Cent.*

The Use of the Table is very plain and easy, as by Example will appear, *viz.*

E X A M P L E.

What is a Lease or Annuity of 30*l.* *per Annum* worth at 21 Years at 5*l. per Cent.*?

Against 21 Years, and under 5 *per Cent.* I find 12 Years, 3 Quarters, 0 Months, 8 Parts, then by working the Reduction, I find

the Sum is	24 10 0
The 12 Years Value ( <i>viz.</i> 12 times 30) {	360 0 0
added	—
The Answer is 384 10 0	

And supposing this Lease to have been 146*l. per Annum*, then by working the Reduction, I find

The Sum is 1871 4 8

Which is the Value of the Lease reduced into Money.

To increase the Number of Years in a Lease, do thus, suppose a Landlord would make a Lease of Land up to 40 Years, wherein his Tenant hath 20 Years to come, what is it worth? Then I say,

	Y. Q. M. d.pts.
A Lease for 40 Years at 6 <i>per Cent.</i>	15 : 0 : 0 : 3 :
is worth	11 : 1 : 2 : 6
20 Years at the same Rate are	Which Subtract. —
worth	The Remainder is 3 : 2 : 0 : 7

Which

Which is the Fine to be given to make the Lease up to 40 Years.

To buy a Lease which is not to begin until your old Lease is out, as thus, suppose a Man's Lease is out within 4 Years, and he desires to have a new Lease of 21 Years, to begin when his 4 Years are out, what is this Lease worth in ready Money?

For Answer, I add 4 Years, which is the time he hath in his old Lease, and 21 together, the Sum is 25, then I find the Worth of these 25 Years, and subtract from it the Value of the 4 Years, the Remainder is the Value of the said Lease.

E X A M P L E.

Y. Q. M. d pts.

A Lease for 25 Years at 6*l.* per Cent. is worth } 12 : 3 : 0 : 3

The 4 Years at the same Rate are } 3 : 1 : 2 : 6

Which Subtract. —————

The Remainder is the Value of } 9 : 1 : 0 : 7  
the Lease

A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 3 per Cent.			at 3 per Cent.		
	Decimal Parts	5 9 1 2 2	0 6 1 5 8	0 0 9 7 3	1 0 0 2 1	0 1 0 1 2
Years	Months	Quarters	Years	Years	Years	Years
1	17	31	26	17	1	1
2	18	32	27	18	2	2
3	18	33	28	19	2	2
4	19	34	29	19	2	2
5	20	35	30	20	2	2
6	21	36		21	2	2
7	22	37		22	2	2
8	22	38		22	2	2
9	23	39		23	2	2
10		40		23	2	2
11	24		50	25	2	2
12	24		60	27	2	2
13	25		70	29	2	2
14	25		80	30	2	2
15	26		90	31	2	2
16	12				100	1
17	13					1
18	13					1
19	14					1
20	14					1
21	15					1
22	15					1
23	16					1
24	16					1
25	17					0
					Fee Simple.	
						33 1 1 0

A TABLE shewing how many Years Purchase any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 4 per Cent.		
	Decimal Parts	7 9 9 7 5	0 4 7 9 9
1	5 6 3 5 4	2 0 1 2 0	1 1 1 1 1
2	2 1 0 1 2	3 1 2 3 1	2 3 0 1 2
3	3 3 3 2 1	2 6 1 6 1	3 0 1 2 3
4	3 3 3 2 1	2 6 1 6 1	3 0 1 2 3
5	4 4 4 3 2	1 7 1 7 1	3 6 1 8 3
6	5 6 6 5 4	3 1 1 7 3	3 7 1 9 3
7	5 6 6 5 4	3 2 1 8 3	3 8 1 9 3
8	6 6 6 5 4	1 8 1 8 3	3 9 1 9 3
9	7 8 7 8 6	3 5 1 8 3	4 0 1 9 3
10	7 8 7 8 6	3 5 1 8 3	5 0 2 1 2
11	8 8 8 7 6	1 0 0 1 1	6 0 2 2 1
12	9 9 9 8 7	1 1 0 1 1	7 0 2 3 2
13	9 9 9 8 7	1 2 0 1 1	8 0 2 3 1
14	10 10 10 9 8	0 7 0 1 1	9 0 2 4 0
15	11 11 11 10 9	1 4 0 1 1	100 24 2 0 0
16	11 11 11 10 9	2 1 0 1 1	Fee Simple.
17	12 12 12 11 10	0 9 0 1 1	25 0 0 0 0
18	12 12 12 11 10	2 0 0 1 1	
19	13 13 13 12 11	1 1 0 1 1	
20	13 13 13 12 11	2 1 0 1 1	
21	14 14 14 13 12	0 0 0 1 1	
22	14 14 14 13 12	1 2 0 1 1	
23	14 14 14 13 12	3 1 0 1 1	
24	15 15 15 14 13	0 2 0 1 1	
25	15 15 15 14 13	2 1 0 1 1	

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*A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.*

		at 5 per Cent.			
		Decimal Parts	5 7 7 6 4	1 6 0 3 5	5 5 4 2 9
		Months	1 1 1 1	1 0 0 2 1	0 2 1 0 1
		Quarters	1 2 3 0 1	2 3 0 0 1	0 2 1 1 0
Years	at 5 per Cent.				
1	14	14	15	15	16
2	28	28	29	29	30
3	42	42	43	43	44
4	56	56	57	57	58
5	70	70	71	71	72
6	84	84	85	85	86
7	98	98	99	99	100
8	112	112	113	113	114
9	126	126	127	127	128
10	140	140	141	141	142
11	154	154	155	155	156
12	168	168	169	169	170
13	182	182	183	183	184
14	196	196	197	197	198
15	210	210	211	211	212
16	224	224	225	225	226
17	238	238	239	239	240
18	252	252	253	253	254
19	266	266	267	267	268
20	280	280	281	281	282
21	294	294	295	295	296
22	308	308	309	309	310
23	322	322	323	323	324
24	336	336	337	337	338
25	350	350	351	351	352
Numb. of Years to be purchased				Fee Simple	
				20	c o o

A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 6 per Cent.			at 6 per Cent.		
	Years	Quarters	Months	Years	Quarters	Months
1	26	13	2	10	14	0
2	27	13	2	11	2	10
3	28	13	2	12	1	20
4	29	13	2	13	0	10
5	30	13	2	13	2	0
6	31	13	2	14	1	20
7	32	14	2	14	1	20
8	33	14	2	14	1	20
9	34	14	2	14	1	20
10	35	14	2	14	1	20
11	36	14	2	14	1	20
12	37	14	2	14	1	20
13	38	14	2	14	1	20
14	39	14	2	14	1	20
15	40	15	2	15	1	20
16	50	15	2	15	1	20
17	60	16	2	16	1	20
18	70	16	2	16	1	20
19	80	16	2	16	1	20
20	90	16	2	16	1	20
21	100	16	2	16	1	4
22						
23						
24						
25						
				Fee Simple		
				16	2	0

A TABLE shewing how many Years; Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 7 per Cent.			at 7 per Cent.		
	Decimal Parts	0 3 0 3 9	4 8 0 2 3	4 4 3 2 9	0 1 2 0 0	0 0 1 2 0
Years	Years	Years	Years	Years	Years	Years
1	1	1	1	1	1	1
2	1 1	1 1	1 1	1 1	1 1	1 1
3	1 2	1 2	1 2	1 2	1 2	1 2
4	1 2	1 2	1 2	1 2	1 2	1 2
5	1 2	1 2	1 2	1 2	1 2	1 2
6	1 2	1 2	1 2	1 2	1 2	1 2
7	1 2	1 2	1 2	1 2	1 2	1 2
8	1 2	1 2	1 2	1 2	1 2	1 2
9	1 2	1 2	1 2	1 2	1 2	1 2
10	1 2	1 2	1 2	1 2	1 2	1 2
11	1 3	1 3	1 3	1 3	1 3	1 3
12	1 3	1 3	1 3	1 3	1 3	1 3
13	1 3	1 3	1 3	1 3	1 3	1 3
14	1 3	1 3	1 3	1 3	1 3	1 3
15	1 3	1 3	1 3	1 3	1 3	1 3
16	1 3	1 3	1 3	1 3	1 3	1 3
17	1 3	1 3	1 3	1 3	1 3	1 3
18	1 3	1 3	1 3	1 3	1 3	1 3
19	1 3	1 3	1 3	1 3	1 3	1 3
20	1 3	1 3	1 3	1 3	1 3	1 3
21	1 4	1 4	1 4	1 4	1 4	1 4
22	1 4	1 4	1 4	1 4	1 4	1 4
23	1 4	1 4	1 4	1 4	1 4	1 4
24	1 4	1 4	1 4	1 4	1 4	1 4
25	1 4	1 4	1 4	1 4	1 4	1 4
Fee Simple						
			1 4	1	0	4

A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 8 per Cent.			at 8 per Cent.		
	Decimal Parts	Months	Quarters	Years	Decimal Parts	Months
1	1 4 9 7 8	5 4 0 0 5	6	1	7 2 6 9 1	2 2 1 0 8
2	2 0 0 0 2	1 2 0 0 2	1 0	2	0 2 0 1 0	1 2 0 1 1
3	3 3 2 1 3	2 0 3 1 2	1 2	3	3 3 0 0 1	1 1 2 2 2
4	4 5 5 6 6	0 2 3 0 2	2	4	3 1 1 1 1	1 1 2 2 2
5	5 6 6 6 10	7 7 7 8 11	2	5	3 2 1 1 1	1 1 2 2 2
6	6 6 6 6 12	7 7 7 8 12	1	6	3 3 1 1 1	1 1 2 2 2
7	7 8 8 8 13	8 8 8 9 13	0	7	3 4 1 1 1	1 1 2 2 2
8	8 8 8 8 14	9 9 9 10 14	2	8	3 5 1 1 1	1 1 2 2 2
9	9 9 9 9 15	9 9 9 11 15	1	9	3 6 1 1 1	1 1 2 2 2
10	9 9 9 9 16	9 9 9 12 16	0	10	3 7 1 1 1	1 1 2 2 2
11	10 10 10 10 17	10 10 10 13 17	1	11	3 8 1 1 1	1 1 2 2 2
12	10 10 10 10 18	10 10 10 14 18	2	12	3 9 1 1 1	1 1 2 2 2
13	10 10 10 10 19	10 10 10 15 19	0	13	4 0 1 1 1	1 1 2 2 2
14	10 10 10 10 20	10 10 10 16 20	2	14	5 0 6 0 7 0	1 2 1 2 1 2
15	10 10 10 10 21	10 10 10 17 21	2	15	6 0 7 0 8 0	1 2 1 2 1 2
16	10 10 10 10 22	10 10 10 18 22	3	16	7 0 8 0 9 0	1 2 1 2 1 2
17	10 10 10 10 23	10 10 10 19 23	0	17	100	1 2 1 2 1 9
18	10 10 10 10 24	10 10 10 20 24	2	18		Fee Simple.
19	10 10 10 10 25	10 10 10 21 25	2	19		
20			2	20		
21			4	21		
22			4	22		
23			3	23		
24			1	24		
25			0	25		

A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 9 per Cent.	a 9 per Cent.				
		Decimal Parts	1	3	4	4
1	1	1	9	5	2	8
2	2	0	1	2	0	0
3	3	0	0	1	1	2
4	4	3	0	0	1	2
5	5	3	1	1	1	2
6	6	4	4	4	9	0
7	7	4	5	5	4	9
8	8	5	5	5	6	4
9	9	5	6	6	7	3
10	10	5	6	7	7	2
11	11	6	7	7	8	1
12	12	7	7	8	8	0
13	13	7	7	8	8	0
14	14	7	8	8	8	0
15	15	8	1	1	1	4
16	16	8	2	0	0	5
17	17	8	3	0	0	3
18	18	8	3	0	0	2
19	19	8	3	0	0	1
20	20	9	1	1	0	0
21	21	9	1	1	0	0
22	22	9	1	1	0	0
23	23	9	2	2	0	0
24	24	9	2	2	0	0
25	25	9	3	3	0	0
Fee Simple.						
		11	0	1	3	

A TABLE shewing how many Years Purchase, any Annuity, or Lease of any Land or House is worth.

Numb. of Years to be purchased.	at 10 per Cent.			at 10 per Cent.		
	Years	Deciml Parts	9 9 9 7 4 1	Years	Deciml Parts	9 9 9 7 4 1
1	1	1	1	1	1	1
2	2	2	2	2	2	2
3	3	3	2	3	2	2
4	3	3	1	3	1	1
5	3	3	0	3	0	0
6	4	4	3	4	3	0
7	4	4	2	4	2	0
8	5	5	1	5	1	0
9	5	5	0	5	0	0
10	6	6	0	6	0	0
11	6	6	7	6	7	0
12	7	7	7	7	7	0
13	7	7	7	7	7	0
14	7	7	7	7	7	0
15	7	7	7	7	7	0
16	7	8	8	8	8	0
17	8	8	8	8	8	0
18	8	8	8	8	8	0
19	8	8	8	8	8	0
20	8	8	8	8	8	0
21	8	9	9	9	9	0
22	8	9	9	9	9	0
23	8	9	9	9	9	0
24	8	9	9	9	9	0
25	9	9	9	9	9	0

Fee Simple.

10 0 0 0 0 0

*How to buy the Reversion of any Lease or Annuity.*

Suppose you are to buy the Reversion of a Lease after 6 Years; that is, if it be 6 Years before you commence, what is the present worth of a Lease, suppose of 30 Years at 6 per Cent?

*Y. Q. M. dpts.*

Then for Answer look the Value of the whole Lease which will be found to be

Then find the Value of the 6 Years, which will be

Which Subtract. — — —

The Remainder is the Value of the Reversion required, *viz.*

The Value of the Years lapsed, or in Reversion of any Lease, may also be found by the Table for Purchasing for the Value of the Years *in esse*, subtracted from the Value of the whole Lease, the Remainder is the Value of the Years in Reversion, therefore, suppose in a Lease of 31 Years there be 12 Years lapsed, what must be given to renew this Lease again at 6 per Cent.

*Y. Q. M. dpts.*

Then I find the Value of the whole Lease to be

And because there are 12 Years lapsed there are 18 Years *in esse*, whose Value is

Which Subtract. — — —

The Remainder is the Value of the Years in Reversion required, *viz.*

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The following TABLE shews what any Salary, from one Million a Year to one Pound a Year, comes to a Day.

## As for E X A M P L E

It was reported, when the late Marquis of Blandford died, he left behind him to the Value of £ 75000 per Annum, to know how much his annual Income brought him in a Day. The Table shews, that

	l.	s.	d.	f.
70000 per Year is per Day	19	15	7	1
5000 per Year is per Day	13	13	11	2
75000 per Year is per Day	20	9	6	3

To cast up Salaries and Wages for any Number of Days.

## R U L E.

Multiply the yearly Income by the Number of Days, and collect the Product out of the Table; it will give an Answer to the Question. See the following Examples.

per Year. 1 Mill. is 2739 14 6 0 99	per Day. 1. l. s. d. f. 100 pts.	per Year.		per Day. 1. l. s. d. f. 100 pts.
		1.	l.	
900	246 15 0 3 29	900	2	9 3 3 12
800	219 15 7 1 59	800	2	3 10 0 11
700	191 16 1 3 89	700	1	18 4 1 10
600	164 16 8 2 19	600	1	12 10 2 8
500	136 17 3 0 49	500	1	7 4 3 7
400	109 17 9 2 79	400	0	16 5 1 4
300	82 18 4 1 9	300	0	10 11 2 3
200	54 18 10 3 40	200	0	5 5 1 1
100	27 19 5 1 70	100	0	4 11 0 71
90	24 11 6 0 32	90	0	4 4 2 41
80	21 9 3 6 0 96	80	0	3 1 0 11
70	19 15 7 1 59	70	0	3 3 1 81
60	16 7 8 0 22	60	0	2 8 3 51
50	13 6 19 8 2 85	50	0	2 2 1 21
40	10 9 11 9 2 48	40	0	1 7 2 90
30	8 2 3 10 0 11	30	0	1 1 0 60
20	5 4 15 10 2 74	20	0	0 6 2 30
10	2 7 7 11 1 37	10	0	0 5 3 67
9	2 4 13 1 3 23	9	0	0 5 1 4
8	2 1 18 4 1 10	8	0	0 4 2 41
7	1 9 3 6 2 96	7	0	0 4 2 78
6	1 6 8 9 0 82	6	0	0 3 1 15
5	1 3 13 11 2 68	5	0	0 2 2 52
4	1 0 19 2 0 55	4	0	0 1 3 89
3	8 4 4 2 41	3	0	0 1 1 26
2	5 9 7 0 27	2	0	0 0 2 63
1	2 14 9 2 14	1	0	0 0 2 63

## EXAMPLE

## EXAMPLE of a SALARY.

To know what 5 Days Salary amounts to at 9*l.* per Annum.

1.  
Multiply 9*l.* a Year  
by 5 Days.

Collect 460 out of the Table.

l.	s.	d.	
400 comes to	1	1 11	}
60 comes to	3	3 $\frac{1}{4}$	
The Answer is			1 5 2 $\frac{1}{4}$

## EXAMPLE of WAGES.

To know what a Servant's Wages will come to for 29 Days at 7*l.* a Year.

1.  
Multiply 7 a Year.  
by the 29 Days.

Collect this 203 out of the Table.

s.	d.		
200 comes to	10	1 $\frac{1}{2}$	}
3 comes to	1 $\frac{3}{4}$	1 $\frac{3}{4}$	
11 1 $\frac{1}{4}$ and is the Answer.			

The like is to be observed in all Questions of this Nature.

*To cast up Interest by the said TABLE for any Number of Days.*

## R U L E.

Multiply the Principal by the Number of Days ; that done, multiply the Product by the Rate of Interest, and cut off the two last Figures on the Right-hand

hand of the last Product; the remaining Figures on the Left-hand collect out of the Table, and add them together; it will give an Answer to the Question at any Rate of Interest, and for any Number of Days. See the following Example.

Then for the Figures cut off, take in as follows, *viz.*

for	f. 100pts.	for	f. 100pts.
95 take in 2 and 49		40 take in 1 and 5	
90 2 36		35 0 92	
85 2 23		30 0 78	
80 2 10		20 0 52	
75 1 97		10 0 26	
70 1 84		5 0 13	
65 1 70		4 0 10	
60 1 57		3 0 7	
55 1 44		2 0 5	
50 1 31		1 0 2	
45 1 18			

EXAMPLE of INTEREST.

To know what 20 Days Interest of 243*l.* will amount to at 4 per Cent.

1.

Multiply 243 the Principal  
by 20 the Days.

Multiply 4860 the first Product  
by 4 the Rate of Interest.

Collect this last Prod. 19410 out of the Table.

	s.	d.	f.	pts.
100 comes to	5	5	3	1
90 comes to	4	11	0	71
+ comes to		2	2	52
40 cut off, comes to		1	5	

The Answer is 10 7 3 29

The like is to be done, let the Rate of Interest be what it will, or if the Number of Days be never so many:

Seven

Seven TABLES shewing how much a Year One hundred Pounds is worth, being laid out upon a Leasehold Estate, for any Term of Years, the Purchaser's Right to the Annuity or Lease becoming void at any limited Number of Years, valuing the Money sunk at 4, 5, 6, 7, 8, 9 and 10 per Cent. per Annum.

At 4 per Cent. per Annum.

To find 1001. it shew how much a Year it is worth.

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At 5 per Cent. per Annum.

To sink 100l. it shew's how much a Year it is worth.

Years	per Annum.	Years	per Annum.	Years	per Annum.
	l. s. d. q.		l. s. d. q.		l. s. d. q.
1	105 0 0 0	35	6 2 1 3	68	5 3 9 0
2	53 15 9 0	36	6 0 10 3	69	5 3 7 0
3	36 14 5 0	37	5 19 8 2	70	5 3 4 3
4	28 4 5 0	38	5 18 7 0	71	5 3 2 3
5	23 1 11 2	39	5 17 6 0	72	5 3 0 3
6	19 14 0 2	40	5 16 6 2	73	5 2 11 0
7	17 5 8 0	41	5 15 8 0	74	5 2 9 1
8	15 9 5 2	42	5 14 9 2	75	5 2 8 0
9	14 1 4 2	43	5 14 0 0	76	5 2 6 0
10	12 19 0 0	44	5 13 2 2	77	5 2 4 3
11	12 0 9 1	45	2 12 6 0	78	5 2 3 1
12	11 5 8 0	46	5 11 10 2	79	5 2 2 0
13	10 12 11 0	47	5 11 2 2	80	5 2 0 2
14	10 2 0 2	48	5 10 7 2	81	5 1 11 2
15	9 12 8 1	49	5 10 0 2	82	5 1 10 2
16	9 4 6 1	50	5 9 6 2	83	5 1 9 2
17	8 17 4 3	51	5 9 0 2	84	5 1 8 2
18	8 11 1 0	52	5 8 7 0	85	5 1 7 2
19	8 5 6 0	53	5 8 1 2	86	5 1 6 1
20	8 0 6 0	54	5 7 9 0	87	5 1 5 2
21	7 15 11 1	55	5 7 4 0	88	5 1 4 3
22	7 11 11 2	56	5 6 11 3	89	5 1 3 3
23	7 8 3 1	57	5 6 7 1	90	5 1 3 0
24	7 4 11 2	58	5 6 3 0	91	5 1 2 1
25	7 1 11 1	59	5 5 11 1	92	5 1 1 2
26	6 19 1 2	60	5 5 7 3	93	5 1 1 0
27	6 16 7 0	61	5 5 4 2	94	5 1 0 0
28	6 14 3 0	62	5 5 1 0	95	5 0 11 3
29	6 12 1 0	63	5 4 10 1	96	5 0 11 2
30	6 10 1 1	64	5 4 7 1	97	5 0 11 0
31	6 8 3 1	65	5 4 4 1	98	5 0 10 2
32	6 6 7 0	66	5 4 2 0	99	5 0 10 0
33	6 5 0 0	67	5 3 11 1	fee	5 0 0 0
34	6 3 6 0				

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At 6 per Cent. per Annum.

To sink 100*l.* it shows how much a Year it is worth.

Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.
1	106 0 0 0	35	6 17 11 3	68	6 2 3 1
2	54 10 10 3	36	6 16 9 3	69	5 2 2 0
3	37 8 2 3	37	6 15 9 0	70	5 2 0 2
4	28 17 2 1	38	6 14 9 0	71	5 1 11 2
5	23 14 9 3	39	6 13 9 3	72	6 1 10 1
6	20 6 9 0	40	6 12 11 2	73	6 1 8 3
7	17 18 3 1	41	6 12 1 2	74	6 1 7 2
8	16 2 0 3	42	6 11 3 1	75	6 1 6 2
9	14 14 0 2	43	6 10 8 0	76	6 1 5 1
10	13 16 9 0	44	6 10 0 0	77	6 1 4 1
11	12 13 7 1	45	6 9 5 0	78	6 1 3 1
12	11 18 6 3	45	6 8 10 1	79	6 1 2 2
13	11 5 11 2	47	6 8 3 3	80	6 1 1 2
14	10 15 2 0	48	6 7 10 0	81	6 1 0 3
15	10 5 11 2	49	6 7 3 3	82	6 1 0 1
16	9 17 11 1	50	6 6 10 3	83	6 0 11 3
17	9 10 11 0	51	6 6 5 1	84	6 0 11 0
18	9 8 4 3	52	6 6 0 3	85	6 0 10 2
19	8 19 3 0	53	6 5 8 3	86	6 0 9 3
20	8 14 4 2	54	6 5 4 2	87	6 0 9 1
21	8 10 0 0	55	6 5 0 2	88	6 0 8 3
22	8 6 1 0	56	6 4 9 1	89	6 0 8 1
23	8 2 7 0	57	6 4 5 3	90	6 0 7 3
24	7 19 4 2	58	6 4 2 2	91	6 0 7 1
25	7 16 5 3	59	6 3 11 3	92	6 0 6 3
26	7 14 0 0	60	6 3 9 0	93	6 0 6 1
27	7 11 5 0	61	6 3 6 0	94	6 0 5 3
28	7 9 2 1	62	6 3 3 3	95	6 0 5 1
29	7 7 2 0	63	6 3 1 1	96	6 0 5 0
30	7 5 3 3	64	6 2 11 2	97	6 0 4 3
31	7 3 7 1	65	6 2 9 2	98	6 0 4 2
32	7 2 0 0	66	6 2 7 2	99	6 0 4 1
33	7 0 6 3	67	6 2 5 2	fee	6 0 0 0
34	6 19 2 2				

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At 7 per Cent. per Annum.

To sink 100*l.* it shew's how much a Year it is worth.

Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.
1	107 0 0 0	35	7 14 5 3	68	7 1 5 1
2	55 6 2 1	36	7 13 5 1	69	7 1 4 1
3	38 2 1 1	37	7 12 6 0	70	7 1 3 1
4	29 10 5 2	38	7 11 5 0	71	7 1 2 2
5	24 7 9 3	39	7 10 9 3	72	7 1 1 1
6	20 18 9 3	40	7 10 0 0	73	7 1 0 2
7	18 11 1 1	41	7 9 4 0	74	7 1 0 0
8	16 14 11 2	42	7 8 8 1	75	7 0 11 2
9	15 7 0 0	43	7 8 0 3	76	7 0 10 3
10	14 4 9 2	44	7 7 6 1	77	7 0 10 1
11	13 6 9 1	45	7 7 0 0	78	7 0 9 3
12	12 11 10 0	46	7 6 6 2	79	7 0 9 0
13	11 19 3 3	47	7 6 1 0	80	7 0 8 2
14	11 8 8 2	48	7 5 8 1	81	7 0 8 0
15	10 19 7 1	49	7 5 3 2	82	7 0 7 3
16	10 11 9 0	50	7 4 11 2	83	7 0 7 1
17	10 4 10 2	51	7 4 7 1	84	7 0 6 3
18	9 18 7 2	52	7 4 3 2	85	7 0 6 2
19	9 13 6 1	53	7 4 0 1	86	7 0 6 0
20	9 8 9 3	54	7 3 9 0	87	7 0 5 3
21	9 4 7 1	55	7 3 6 0	88	7 0 5 2
22	9 0 10 1	56	7 3 3 1	89	7 0 5 1
23	8 17 5 1	57	7 3 2 0	90	7 0 5 0
24	8 14 5 2	58	7 2 10 1	91	7 0 4 3
25	8 11 7 3	59	7 2 8 0	92	7 0 4 2
26	8 9 1 2	60	7 2 5 3	93	7 0 4 1
27	8 6 10 2	61	7 2 3 3	94	7 0 4 0
28	8 4 9 3	62	7 2 1 3	95	7 0 4 0
29	8 2 11 1	63	7 2 0 0	96	7 0 3 3
30	8 1 9 1	64	7 1 10 3	97	7 0 3 2
31	7 19 7 2	65	7 1 9 1	98	7 0 3 2
32	7 18 1 3	66	7 1 7 3	99	7 0 3 1
33	7 16 10 1	67	7 1 6 2	fee	7 0 0 0
34	7 15 7 2				0

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At 8 per. Cent. per Annum.

To find 1000 it shews how much a Year it is worth.

Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.
1	108 0 0 0	35	8 11 7 2	68	8 1 0 3
2	56 1 6 3	36	8 10 8 2	69	8 1 0 0
3	38 16 0 3	37	8 9 10 2	70	8 0 11 3
4	30 3 10 2	38	8 9 1 0	71	8 0 11 1
5	25 0 11 1	39	8 8 4 2	72	8 0 10 2
6	21 12 7 3	40	8 7 9 0	73	8 0 10 0
7	19 4 1 3	41	8 7 1 2	74	8 0 9 3
8	17 8 0 0	42	8 6 7 0	75	8 0 8 3
9	16 0 2 0	43	8 6 0 3	76	8 0 8 2
10	14 18 0 3	44	8 5 7 2	77	8 0 8 0
11	14 0 1 3	45	8 5 2 0	78	8 0 7 2
12	13 5 4 3	46	8 4 9 3	79	8 0 7 1
13	12 13 0 2	47	8 4 5 0	80	8 0 6 3
14	12 2 7 1	48	8 4 1 0	81	8 0 6 2
15	11 13 8 1	49	8 3 9 2	82	8 0 6 1
16	11 5 11 3	50	8 3 6 0	83	8 0 6 0
17	10 19 3 1	51	8 3 5 2	84	8 0 5 3
18	10 13 5 0	52	8 3 2 2	85	8 0 5 2
19	10 8 3 0	53	8 3 0 0	86	8 0 5 1
20	10 3 8 3	54	8 2 9 2	87	8 0 5 0
21	9 19 8 1	55	8 2 7 0	88	8 0 5 0
22	9 16 0 3	56	8 2 5 0	89	8 0 4 3
23	9 12 10 2	57	8 2 2 3	90	8 0 4 2
24	9 9 11 3	58	8 2 1 0	91	8 0 4 2
25	9 7 4 1	59	8 1 11 3	92	8 0 4 1
26	9 5 0 0	60	8 1 10 0	93	8 0 4 1
27	9 2 11 0	61	8 1 8 2	94	8 0 4 0
28	9 1 0 0	62	8 1 7 1	95	8 0 4 0
29	8 19 2 3	63	8 1 6 1	96	8 0 3 3
30	8 17 8 0	64	8 1 4 3	97	8 0 3 3
31	8 16 2 2	65	8 1 3 3	98	8 0 3 3
32	8 14 11 1	66	8 1 2 3	99	8 0 2 0
33	8 13 8 3	67	8 1 1 3	fee	8 0 0 0
34	8 12 7 2				

At 9 per Cent. per Annum.

To sink 100l. it shews how much a Year it is worth.

Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.
1	109 0 0 0	35	9 9 4 0	68	9 0 8 2
2	56 16 10 2	36	9 8 6 3	69	9 0 8 0
3	39 10 1 1	37	9 7 10 1	70	9 0 7 2
4	30 17 4 0	38	9 7 2 0	71	9 0 7 0
5	25 14 2 2	39	9 6 7 0	72	9 0 6 3
6	22 5 10 2	40	9 6 0 1	73	9 0 6 1
7	19 17 4 3	41	9 5 6 2	74	9 0 6 0
8	18 1 4 1	42	9 5 0 3	75	9 0 5 3
9	16 13 7 1	43	9 4 8 1	76	9 0 5 2
10	15 11 8 0	44	9 4 3 2	77	9 0 5 1
11	14 13 11 0	45	9 3 11 2	78	9 0 5 0
12	13 19 3 3	46	9 3 7 3	79	9 0 4 3
13	13 7 1 2	47	9 3 4 0	80	9 0 4 2
14	12 16 10 3	48	9 3 0 3	81	9 0 4 1
15	12 8 1 1	49	9 2 10 1	82	9 0 4 0
16	12 0 7 1	50	9 2 7 2	83	9 0 4 0
17	11 14 1 0	51	9 2 5 0	84	9 0 3 3
18	11 8 5 1	52	9 2 2 2	85	9 0 3 3
19	11 3 5 3	53	9 2 0 2	86	9 0 3 3
20	10 19 1 0	54	9 1 11 0	87	9 0 3 2
21	10 15 2 3	55	9 1 9 1	88	9 0 3 2
22	10 11 10 0	56	9 1 7 3	89	9 0 3 2
23	10 8 9 2	57	9 1 6 1	90	9 0 3 1
24	10 6 0 2	58	9 1 4 3	91	9 0 3 1
25	10 3 7 2	59	9 1 3 2	92	9 0 3 1
26	10 1 5 1	60	9 1 2 1	93	9 0 3 0
27	9 19 5 3	61	9 1 1 1	94	9 0 3 0
28	9 17 8 3	62	9 1 0 1	95	9 0 3 0
29	9 16 1 1	63	9 0 11 2	96	9 0 2 3
30	9 14 8 1	64	9 0 10 3	97	9 0 2 3
31	9 13 4 2	65	9 0 10 0	98	9 0 2 2
32	9 12 2 2	66	9 0 9 2	99	9 0 2 2
33	9 11 1 3	67	9 0 9 0	fee	9 0 0 0
34	9 10 2 2				

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At 10 per Cent. per Annum.

To sink 100l. it shews how much a Year it is worth.

Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.	Years	per Annum. l. s. d. q.
1	110 0 0 0	35	10 7 4 3	68	10 0 11 1
2	57 12 4 3	36	10 6 8 2	69	10 0 10 3
3	40 4 2 3	37	10 6 0 3	70	10 0 10 2
4	31 3 1 0	38	10 5 6 2	71	10 0 10 1
5	26 7 7 1	39	10 5 0 3	72	10 0 10 0
6	22 19 2 2	40	10 4 7 3	73	10 0 9 3
7	20 10 10 0	41	10 4 2 3	74	10 0 9 2
8	18 14 11 0	42	10 3 11 0	75	10 0 9 1
9	17 7 3 2	43	10 3 9 2	76	10 0 9 1
10	16 5 6 0	44	10 3 5 3	77	10 0 9 0
11	15 7 11 2	45	10 3 2 2	78	10 0 9 0
12	14 13 6 3	46	10 3 0 0	79	10 0 8 3
13	14 1 6 3	47	10 2 9 1	80	10 0 8 3
14	13 11 6 0	48	10 2 7 0	81	10 0 8 3
15	13 2 11 3	49	10 2 4 3	82	10 0 8 2
16	12 15 7 3	50	10 2 2 2	83	10 0 8 2
17	12 9 4 0	51	10 2 0 3	84	10 0 8 2
18	12 3 10 3	52	10 1 11 2	85	10 0 8 1
19	11 19 1 0	53	10 1 10 0	86	10 0 8 1
20	11 14 11 2	54	10 1 8 3	87	10 0 8 1
21	11 11 3 0	55	10 1 7 2	88	10 0 8 1
22	11 8 0 0	56	10 1 6 1	89	10 0 8 1
23	11 5 1 3	57	10 1 5 1	90	10 0 8 0
24	10 2 7 2	58	10 1 4 2	91	10 0 8 0
25	10 0 4 1	59	10 1 3 2	92	10 0 8 0
26	10 18 4 0	60	10 1 2 3	93	10 0 8 0
27	10 16 6 1	61	10 1 2 0	94	10 0 8 0
28	10 14 11 1	62	10 1 1 2	95	10 0 8 0
29	10 13 5 1	63	10 1 0 3	96	10 0 8 0
30	10 12 2 0	64	10 1 0 1	97	10 0 8 0
31	10 11 0 0	65	10 1 0 0	98	10 0 8 0
32	10 9 11 3	66	10 0 11 3	99	10 0 7 3
33	10 9 0 0	67	10 0 11 2	fee	10 0 0 0
34	10 8 1 3				

Several

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Several Examples to shew the Use of the foregoing  
T A B L E S.

*A Fine upon a Land Lease.*

A Gentleman grants a Renewal of a Lease to his Tenants for 61 Years, upon his paying 300*l.* Fine, and 45*l.* per Annum, to know what Rent the Tenant pays a Year during the Lease, supposing that his Money is worth 7 per Cent. to him in his Way of Dealings.

First he must look in the foregoing Tables for the Annuity that 100 is worth for 61 Years certain, at 7 per Cent. then he must do as underneath.

*l. s. d. q.*

At 7 per Ct. 100*l.* is worth 7 2 3*1*<sup>1</sup><sub>2</sub> per Year for 61 Yrs;  
For 300*l.* Fine, multiply by 3 hundred Pounds.

Shews the Fine is worth 21 7 1*1*<sup>1</sup><sub>2</sub> per Year for 61 Yrs.  
To which add the Rent 45 0 00 a Year

Shews that the Tenant pays 66 7 1*1*<sup>1</sup><sub>2</sub> per Year for his Lease.

*Another Example.*

If a Carpenter, Bricklayer, &c. takes a Lease for 61 Years, of a Piece of Ground for Building, paying 200*l.* Fine, and 16*l.* a Year Rent, valuing his Money at 8 per Cent. it shews the Purchaser what his annual Rent stands him in.

*l. s. d. q.*

At 8 per Ct. 100*l.* is worth 8 1 8*1*<sup>1</sup><sub>2</sub> per Year for 61 Yrs.  
Multiplied by 200*l.* the } 2 hundred Pound.  
Fine, viz. }

Shews the Fine is worth 16 3 50 a Year for 61 Years.  
To which add the Rent 16 0 00 a Year

Shews that the Tenant } 32 3 50 a Year for the Lease.  
pays }

*Another.*

*Another for valuing the Rents of Buildings.*

The foregoing Example continued. The Builder at the Year's End finishes his Work, and finds that the Cost of the Buildings, Loss of Interest, and the Rent paid during the Time, amounts to 120*l.* which Money he values at 8 per Cent. By the same Tables he may easily know the annual Rent these Buildings must be valued at, to make his Money again.

*N. B.* This Valuation must be made upon the Years due in the Lease.

	l. s. d.
At 8 per Ct. 100 <i>l.</i> is worth	8 1 10 per Year for 60 Yrs.
Multiplied by the Money laid out, <i>viz.</i>	} 12 hundred Pounds
Shews the Buildings stand in	} 97 2 0 per Year for 60 Yrs.
To which add the Value of Ground Rent and Fine, <i>viz.</i>	} 32 3 5 per Year
Shews the Rent to let at, being	} 129 5 5 { per Year to make 8 per Cent.

*A Shopkeeper paying a Fine and the Charge of Repairs.*

A shopkeeper takes a Lease of an House for 7, 14, or 21 Years, paying 45*l.* a Year Rent, and 200*l.* Fine, and lays out 100*l.* more upon fitting his Shop up, and altering Conveniencies to the House, and would know what his Rent stands him in a Year, for any of the Terms of Years mentioned in his Lease, he valuing his Money at 10 per Cent.

At

l. s. d.

At 10 per Cent. 100l. is worth for 7 Years } 20 10 10 per Year

Multiplied by the Fine and Repairs, *viz.* } 3 hund. Pounds

Shews the Money laid out in Fine and Repairing, } 61 12 6 per Year  
is worth.

To which Sum added the Rent he pays, *viz.* } 45 0 0 *Dit.*

Shews if he holds his House no longer than 7 Years, he pays } 106 12 6 per Year Rent

At 10l. per Cent. being sunk in an Annuity of 14 Years, is worth. } 13 11 6 per Year

Multiplied by the Fine and Repairs, *viz.* } 3 hund. Pounds

Shews the Money laid out on the Fine and Repairs for 14 Years } 40 14 6 a Year  
is worth

To which Sum add the annual Rent, *viz.* } 45 0 0 *Dit.*

Shews, if his Lease is no longer than for 14 Years, he pays } 85 14 6 a Year

At 10l. per Cent. 100l. being sunk in an Annuity for 21 Years is worth } 1 11 3 per Year

Multiplied by the Fine and Repairs, *viz.* } 3 hund. Pounds

Shews the Money sunk in the Fine and Repairs is worth } 34 13 9 per Year

To which Sum add the  $\left\{ \begin{array}{r} \text{l. s. d.} \\ 45 \ 0 \ 0 \end{array} \right\}$  *Dit.*  
annual Rent

Shews, if his Lease is for  $\left\{ \begin{array}{r} \text{l. s. d.} \\ 79 \ 13 \ 9 \end{array} \right\}$  *Dit.*  
21 Years, he pays

And the said Sums are the Rents that is paid by the Shopkeeper, besides Ward and Parish Charges: If the aforesaid House is taken for 7 Years, 14 Years, or 21 Years, and his Money is worth to him in his Trade, 10*l. per Cent. per Annum.*



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